■ Business / B1

Slow fiscal reform weighs on RP ratings—S&P

■ World / A12

Blasts kill 39 at Pakistan Muslim rally

■ Lifestyle / E2

Top business execs reinvent themselves as supermodels

■ Lifestyle / D1

Italian fashion school inviting Filipino students

■ Metro / A23

One of Cervantes triplets dies of brain hemorrhage

Abolish Congress for 3 yrs, save P67B–GMA lawyer

MAGIGING DAGDAG PA ANG MGA YAN SA UNEMPLOYED

By Juliet L.-Javellana

HOW ABOUT abolishing Congress?

(Watch dark clouds of expletives gather above the two Houses.)

This had been suggest-

ABOLISH/ A22

PHILIPPINE DAILY INQUIRER
BALANCED NEWS, FEARLESS VIEWS

Crude oil hits record high at $52.53/barrel

ANOTHER record world oil price. And still another round of price increases in the country, pushing the cost of petroleum products to historic highs.

Crude oil continued to move upward to fresh highs in Asian trade on Thursday, hitting a new mark of $52.53 per barrel as the market took stock of a possible strike in Nigeria and

CRUDE/ A10

email: feedback@inquirer.com.ph

Friday, October 8, 2004 ★★ 84 pages / 7 sections / vol. 19 / no. 303 P18

website: www.inq7.net

2 more generals probed

3 Cabinet execs also under fire for dollar deposits

**By Alcuin Papa
and Christine O. Avendaño**

TWO MORE generals and three Cabinet-level officials have large amounts of cash deposits in the United States.

This was disclosed yesterday by former military rebel Rex Robles in the course of lamenting the alleged corruption in the Armed Forces, which he said was so widespread as to cause the AFP's collapse.

"You know, we don't need a coup d'etat anymore. The Armed Forces will collapse because of the greed of some generals. And society will collapse, too," Robles said in a radio interview.

He likened the AFP to "a house infested by termites that can collapse anytime.

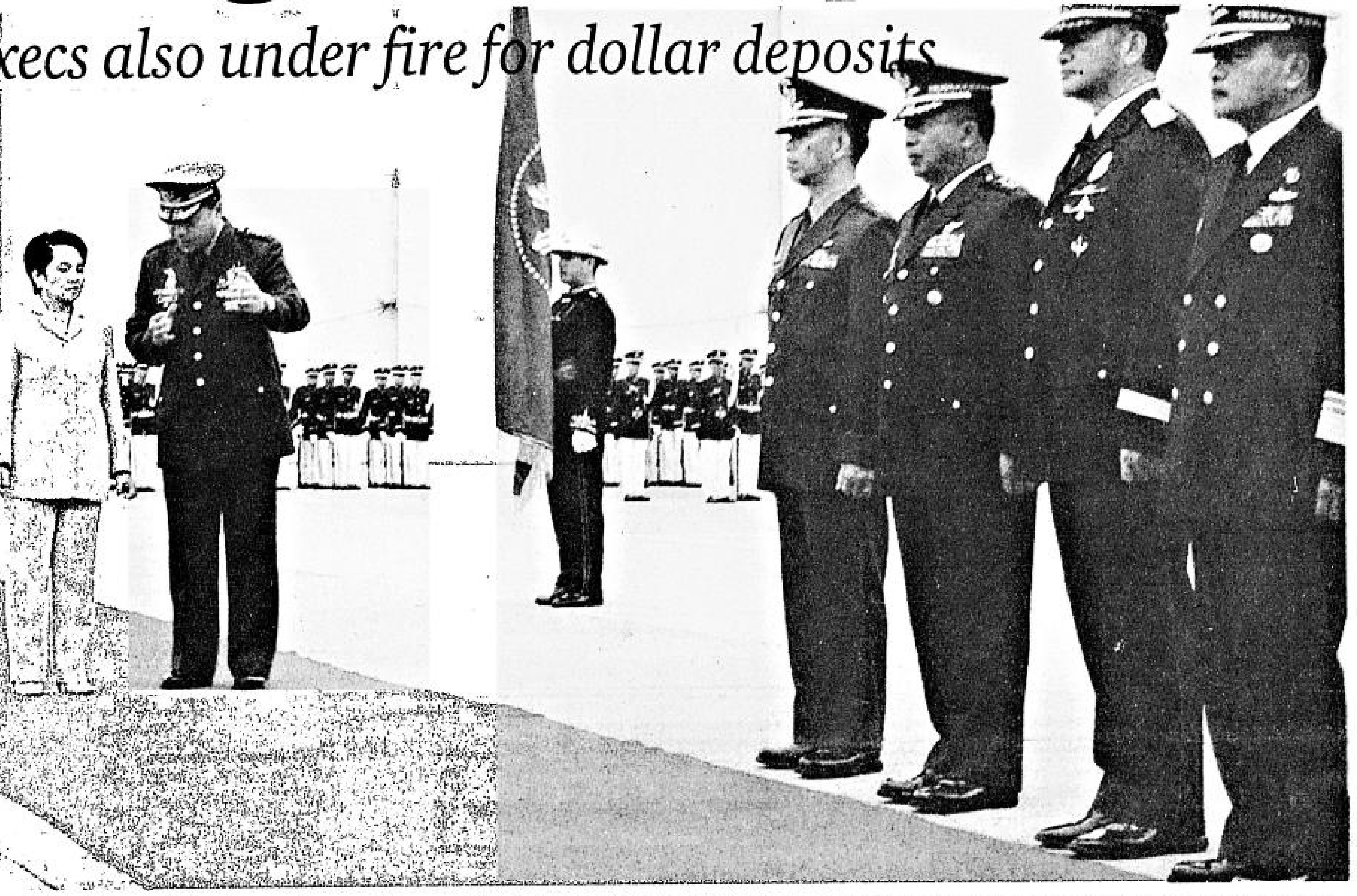
"Many of these generals have lost their sensitivity. They think they are entitled to the wealth they steal so they move around as if they have all the right," he said.

Robles, a retired Navy commodore and ex-member of the Reform the AFP Movement, said US authorities had told him about the alleged deposits of the two other generals and three Cabinet-level officials whom he refused to name.

He said the US authorities would follow up their cases along with that of Maj. Gen. Carlos Garcia, a former AFP comptroller, who was earlier suspended by the military for allegedly possessing wealth disproportionate to his income.

"I think what is common among them is that they thought their money was safe in the United States," he said. "If you looted money, you shouldn't bring it to the United States because anything in excess of $10,000 be-

2 GENERALS/ A22



GENERALS all in a row during departure honors at Villamor Air Base for President Arroyo who left for Vietnam on Thursday for the European Union-Asian Summit. AFP Chief of Staff Gen. Narciso Abaya gives the President a last-minute briefing while (from left) Army chief Lt. Gen. Efren Abu, Air Force chief Lt. Gen. Jose Reyes, PNP Director General Edgar Aglipay and Navy chief Vice Adm. Ernesto de Leon stand at attention.

ROGER MARGALLO

Air Force general grounded for falsifying birthday

By Alcuin Papa

A GENERAL has been relieved for falsifying his birthday in order to extend his service beyond his compulsory retirement date, the deputy chief of staff and concurrent spokesperson of the Armed Forces announced yesterday.

In a news conference, Maj. Gen. Edilberto Adan identified the official as Maj. Gen. Ralph Flores, formerly of the Air Force's Air Logistics and Support Command, and said such a practice could be prevalent in the AFP.

Adan said the military leadership had ordered the relief and investigation of Flores and the possible filing of charges of dishonesty and gross misconduct against him in a court-martial.

Flores is a 1971 graduate of the Philippine Military Academy.

"This is the first time we know of a senior official [committing such an offense]," Adan said. "There could be cases among other personnel [and] the enlisted ranks."

By Adan's account, the office of AFP Inspector General Maj. Gen. Edwin Galzote received in March a letter-complaint alleging that Flores had "misdeclared" his birthday as being on March 30, 1949, but that he was actually born on March 30, 1946.

Thus, the complaint said, Flo-

AIR FORCE/ A22

Sef's home 'a house of horrors'

SYDNEY—The local council in the affluent suburb of Epping has ruled out any likelihood of turning into a gruesome museum the house in which Filipino-Australian Sef Gonzales slaughtered his family in 2001.

A British entrepreneur earlier said the neat brick home, which has been dubbed Australia's house of horrors, would make a great tourist attraction.

"You've got the Harbour Bridge, you've got the Sydney Opera House and I think we could use the House of Epping, for example," businessman Craig Gill told Channel Seven.

But Epping council's general manager Sue Weatherly said area zoning "absolutely prohibited" such a prospect. And just to be a little more emphatic about it, she added: "[It] couldn't be contemplated."

The house became the subject of fresh controversy last week after news came out that a real estate agent had sold it to a Taiwanese couple in August without telling them of its bloody past.

Gonzales, 24, knifed his father repeatedly in the chest, slashed his mother's throat, and stabbed and strangled his sister in what is

SEF'S HOME/ A19

Enrile says court erred on tax refund for Lucio Tan

**By Christine O. Avendaño,
Michelle V. Remo
and Philip C. Tubeza**

THE COURT of Appeals made a mistake in ordering a P1.03-billion refund to Chinese-Filipino businessman Lucio Tan for his company's payment of "excess" taxes from 2000 to 2002, opposition Sen. Juan Ponce Enrile yesterday said.

Enrile said this was because the law was very clear on the tax rates to be collected from Tan's Fortune Tobacco Corp.

He said that Section 145 of the Internal Revenue Code established four levels of excise tax rates for various classes of cigarettes, namely premium (P12), high (P8), medium (P5) and low (P1). These rates were supposed to be effective starting Jan. 1, 1997.

"And we said if there are any cigarettes paying higher rates than these rates that we're establishing to be effective Jan. 1, 1997, then the higher rates must continue to be paid," Enrile said.

The senator said the rates that took effect Jan. 1, 1997 were to be adjusted or increased by 12 percent beginning January 2000 because the law set a three-year transition period.

"That is the law," he said. "I cannot see how Mr. Tan could claim a refund."

ENRILE/ A19

MISS EARTH
PHILIPPINES
S AND
PARAGUAY
ERLAN

ERNIE U SARMIENTO

EARTHY MISS EARTH 2004. Environmental savvy as a qualification makes the Miss Earth beauty pageant different from any other. Seventy contestants from all over the world are presented to the press on Thursday at the poolside of the Intercontinental Manila. Coronation night will be on Oct. 24 at the UP Theater, Diliman, Quezon City.

US arms inspector finds no evidence of WMD in Iraq

WASHINGTON—Contradicting the main argument for a war that has cost more than 1,000 American lives, the top US arms inspector said Wednesday he had found no evidence that Iraq produced weapons of mass destruction after 1991.

Charles Duelfer, head of the Iraq Survey Group, also concluded that Saddam Hussein's ability to develop such weapons had dimmed—not grown—during a dozen years of sanctions before last year's US-led invasion.

Belying prewar statements by President George W. Bush, Duelfer said that Saddam did not have chemical and biological stockpiles when the war began and that his nuclear capabilities were deteriorating, not advancing.

Duelfer's findings come less than four weeks before an election in which Bush's handling of Iraq is the central issue. They could boost Democratic candidate John Kerry's contention that Bush rushed to war based on faulty intelligence and that UN sanctions and weapons inspectors should have been given more time.

At the same time, however, Duelfer supported Bush's argument that Saddam remained a threat. Interviews with

US ARMS/ A10

PHILIPPINE DAILY INQUIRER
FRIDAY, OCTOBER 8, 2004
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Second FRONT PAGE

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WEATHER FORECAST

FORECAST: Central and Southern Luzon, Visayas and Mindanao will experience cloudy skies with scattered rainshowers and thunderstorms becoming widespread rains over Visayas and Southern Luzon particularly Palawan and Mindoro provinces and Bicol region.
SOURCE: PAGASA

COMPILED BY: RAY LEYESA, PDI RESEARCH/10/08/04

Metro Manila	Cloudy with Rains	**Iloilo/Bacolod**	Widespread Rains
Baguio	Partly Cloudy	**Roxas**	Cloudy with Rains
Tuguegarao	Cloudy with Rains	**Cebu**	Widespread Rains
Laoag	Cloudy with Rains	**Tacloban**	Cloudy with Rains
Clark Zone	Cloudy with Rains	**Gen. Santos**	Cloudy with Rains
Tagaytay	Widespread Rains	**Zamboanga**	Cloudy with Rains
Legazpi	Widespread Rains	**Cagayan de Oro**	Cloudy with Rains
Calapan	Widespread Rains	**Davao**	Cloudy with Rains

Palace adopts JDV fiscal strategy

By Gil Cabacungan Jr.

PRESIDENT Macapagal-Arroyo has adopted five strategies from the 12-point new wealth package being pushed by Speaker Jose de Venecia and has included them in her core development thrust to bail the country out of a fiscal crisis.

In her "road map to fiscal strength for fighting poverty" that will be unveiled by the National Economic and Development Authority on Monday, President Arroyo listed six strategies for wealth creation: privatization of the National Power Corp.; mobilization of investors for Mt. Diwalwal gold mine; exploration and development of more oil and gas wells; relaunching of massive reclamation projects; a major nationwide reforestation program; and creation of Hong Kong-type enclaves to capture long-term investors.

Except for the Napocor privatization, the President's wealth-creation strategy was almost entirely adapted from De Venecia's new wealth package which has been criticized as a "sellout" because it would involve relaxing decades-old foreign equity limits.

Socioeconomic Planning Secretary Romulo Neri said the President picked these measures because of their "strong potential" in generating massive foreign investments and boosting confidence in the economy.

Neri said the wealth-creation strategy was aimed at maximizing the country's untapped natural resources like mineral deposits, oil and gas reserves, land and agriculture produce.

The President is hoping that the fresh money to be generated from this wealth-creation program would complement the government's austerity and revenue-raising programs to achieve her goals of erasing the budget deficit.

GMA in Hanoi as Asia-Europe summit starts

By Michael Lim Ubac

HANOI, Vietnam (via PLDT)—President Macapagal-Arroyo joined leaders of 38 countries from Asia and Europe here yesterday for the fifth Asia-Europe Meeting (Asem 5) amid a backdrop of international terrorism which continues to plague both rich and poor nations.

The Asem, an informal process of dialogue and cooperation among the leaders of 25 Asian nations, 15 European countries and the president of the European Commission, represents roughly half of the world's population and half of world output.

The President, who arrived here at noon yesterday accompanied by a small party of senior government officials, said the Asem meeting was crucial "at a time like this when we are at a crossroads in the new century."

Participating leaders, who met at an informal dinner last night on the eve of the formal opening today, include German Chancellor Gerhard Schroeder, French President Jacques Chirac, Chinese Premier Wen Jiabao, Japanese Prime Minister Junichiro Koizumi, South Korean President Roh Moo-hyun and European Commission President Romano Prodi.

Asem in new world

At a meeting earlier yesterday with Asian heads of state at the Hanoi International Convention Center, Ms Arroyo said "the role of Asem in this new world of the 21st century is to bring together the world's most dynamic and coherent regional groups."

The component groups of the Asem are the European Union and the 10-member Association of Southeast Asian Nations + 3 (China, South Korea and Japan) which the President described as "two equally formidable continents."

It excludes two world powers, the United States and Russia.

She told the leaders they had a pivotal role to play in the war against terror.

She also proposed that the association formalize itself by forming a permanent secretariat. She said the Philippines would be willing to host such a secretariat "as we move from dialogue to consolidation, from partnership to collective enterprise, which is how I see the new role of Asem in the years to come."

An informal forum working on the basis of consensus, the Asem has no secretariat. The summit of heads of state and government, which meets every second year alternately in Asia and Europe, is the highest decision-making body of the Asem process. Foreign, economic and finance ministers' meetings are held annually.

'Enlargement ceremony'

Fifteen new members from the Asean and the EU were adopted during an Asem "enlargement ceremony" last night.

Cambodia, Laos and Myanmar brought the number of Asian countries in Asem to 13. The new members of the European Union—Cyprus, Czech Republic, Estonia, Latvia, Lithuania, Malta, Poland, Hungary, Slovakia and Slovenia—were also admitted to the club, bringing to 25 the EU contingent in the forum. The EC brings the membership to 39.

Ms Arroyo, who is making her second foreign trip since she won a full term in the May 10 elections, was welcomed by Vietnamese Minister of Construction Do Trung Quan, Ambassador to Vietnam Victoriano Lecaros and Vietnamese Ambassador to the Philippines Dinh Tich.

After the airport arrival honors, she was taken to the Sheraton Hotel where a delegation of Filipino businessmen was waiting for her.

The President also met with Vietnamese President Tran Duc Luong yesterday afternoon.

Ms Arroyo's party includes Lecaros, Foreign Affairs Secretary Alberto Romulo, Trade Secretary Cesar Purisima and other senior government officials.

Oceans Initiative

The Philippines, with Portugal as co-sponsor, intends to present at the summit the Oceans Initiative which seeks to promote cooperation and dialogue in marine environmental protection and scientific research.

Ms Arroyo will also take the opportunity to promote cooperative activities that are in line with her administration's 10-point agenda.

Lecaros said Ms Arroyo would want Asem-member countries to open their markets to Philippine small-and-medium enterprises (SMEs) which, he said, would generate more jobs.

Vietnamese Assistant Foreign Minister Nguyen Trung Thanh earlier told journalists here that Asem 5 would be the largest summit in the history Asem. He said some 1,000 delegates from 39 countries and institutions, including the EC, will be participating in the Hanoi meeting.

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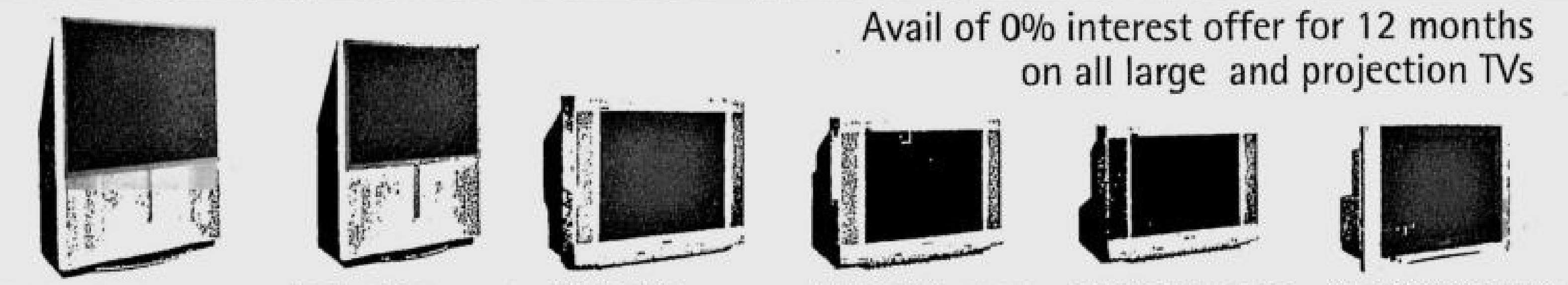
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Palace still open to compromise with Piatco

ERMITA

By Gil Cabacungan Jr.

DESPITE getting peeved for being denied entry into the disputed passenger terminal, Malacañang is still hoping it can strike a deal with the Philippine International Air Terminal Co. (Piatco) to open the Ninoy Aquino International Airport Terminal 3 (Naia 3) early next year.

In an interview with reporters yesterday, Executive Secretary Eduardo Ermita said: "I don't want to make prediction or raise high expectations. We are looking at opening Naia 3 early next year because this is important to our economy."

Ermita said that over the next three months, the government's negotiating team led by Solicitor General Alfredo Benipayo and former Supreme Court Justice Florentino Feliciano should be able to "slowly but surely" reach an amicable settlement with Piatco.

Contract void

Since the Supreme Court voided Piatco's contract in 2003, the government has not moved any closer to reaching an agreement with Piatco on the amount of compensation for Naia 3.

The government is offering $350 million to Piatco but its controlling shareholder, the Cheng family, has demanded no less than $535 million in its arbitration case.

Reimbursement

Piatco's German shareholder, Fraport AG, is likewise seeking a reimbursement of $425 million based on a separate arbitration case with the World Bank's International Center for Settlement of Investment Disputes.

Aside from compensation, Ermita said the government was concerned with the state of the terminal and the security measures integrated in its design.

Ermita was among the Cabinet members that were turned away by Piatco's security personnel in Naia 3 Tuesday. Press Secretary Ignacio Bunye said that Piatco's refusal subverted the country's sovereignty which Ermita echoed noting that the terminal was sitting on government property.

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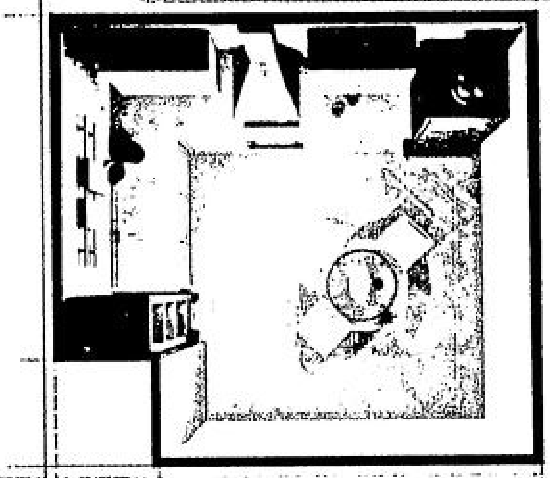
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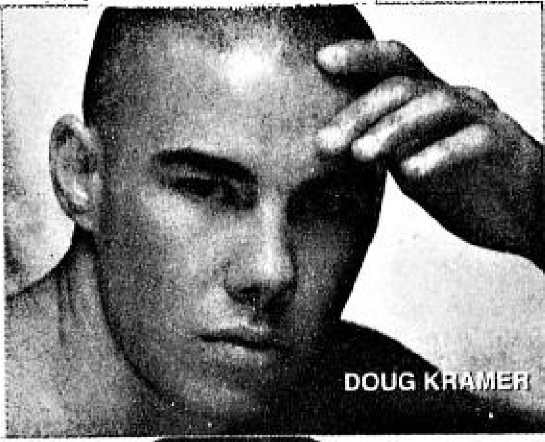
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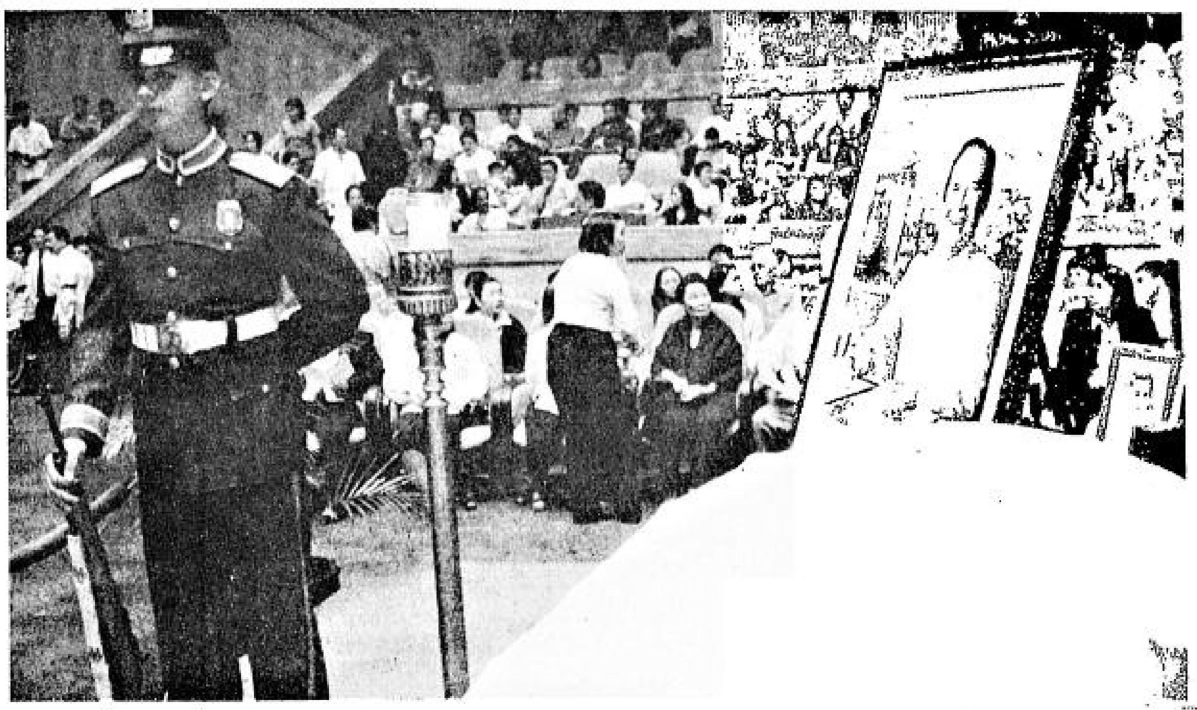
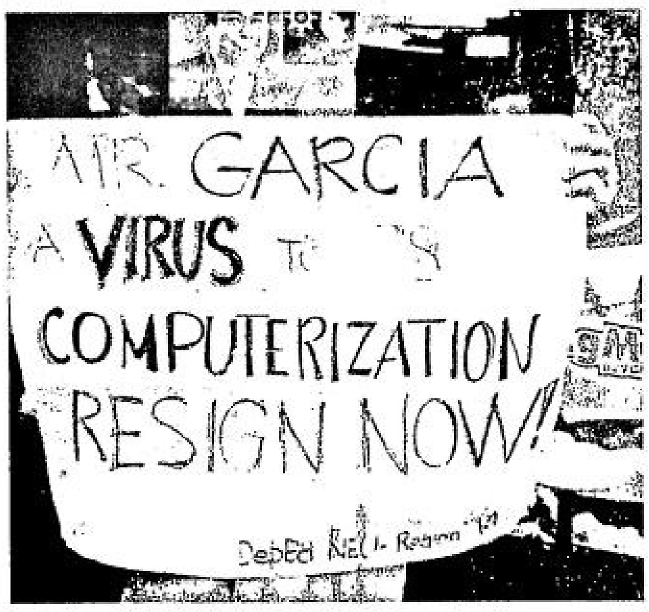


REQUIEM FOR A LAWMAKER Family members and colleagues of former Rep. Francisco Sumulong attend yesterday's necrological services and requiem Mass for the late lawmaker at the House of Representatives. Sumulong, who first became a congressman in 1958, died on Tuesday. His remains were to be cremated yesterday and will be interred today. He was 85. JOAN BONDOC

Correction



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Complaints about lack of fairness or objectivity may be sent to Raul Palabrica, readers' advocate, the same address and fax numbers as those of the city editor, and e-mail address:rpalabrica@inquirer.com.ph.

DOJ orders tight security for Cebu drug suspects

By Philip C. Tubeza

JUSTICE Secretary Raul Gonzalez yesterday ordered increased security for the 16 suspects arrested in the P1.3-billion Cebu drug raids following reports their cohorts might bust them out of jail or have them liquidated there to prevent them from talking.

Gonzalez gave the order as he revealed that one of the warehouses raided by police was allegedly owned by Mandaue City Mayor Thadeo Ouano.

Gonzalez said the Department of Justice had also received reports of attempts to bribe the jail guards with P2 million to let the suspects, nine of them foreigners, escape.

Initially, 11 suspects were reported arrested during the raids. But yesterday, Gonzalez said the number of suspects was 16. He did not give the names or nationalities of the five additional suspects, however.

Gonzalez said investigators learned that one of the warehouses that had been converted into a drug laboratory was owned by Ouano but leased to the suspects.

He said the mayor also owned a wharf near the warehouse but he did not know if this was used to transport the drugs.

Gonzalez had written Ouano and other Mandaue city officials earlier asking them to explain how the drug labs were able to operate in the city without their knowledge.

"Before those buildings could operate, they should have mayor's permits and you can't inspect them by just looking at the walls from outside," he said.

Protecting the suspects and ensuring they would live to testify is crucial to the government's case against Calvin de Jesus Tan, the alleged financier of the Mandaue facilities.

Authorities identified Tan through a text message he received from one of the 16 suspects. *With Christian V. Esguerra*

US graft busters' help sought

THE Office of the Ombudsman has enlisted the help of anti-corruption officials in the United States in monitoring the activities of corrupt Philippine government officials who are known to engage in high-stakes casino gambling, buy choice real estate and make huge investments in America.

"They are our eyes and ears abroad. You know how it is there, almost everything purchased comes with receipts, unlike here," said a senior Ombudsman official.

As a result, officials from the Department of Public Works and Highways, Bureau of Internal Revenue and the Bureau of Customs have avoided taking their families on holidays in the US, Europe, Canada or Australia.

The three agencies are the main target of the government's lifestyle check campaign that was launched last year. Several officials from these three agencies have been suspended or dismissed from service.

Two Ombudsman officials said the agency has a "global sharing" of information with counterparts all over the world, particularly the US Internal Revenue Service.

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'INDIFFERENCE, PARTIALITY'

Family of captured soldier hits AFP

By Margaux C. Ortiz

THE FAMILY of Sgt. Jeremias Rosete yesterday accused the Armed Forces of the Philippines (AFP) of "indifference and partiality," focusing more on cases of captured officers than enlisted personnel.

"*Wala silang malasakit* (They do not care about us)," Rosete's wife Aida said in a press conference at the Volunteers Against Crime and Corruption office in Makati City.

She added, "There is no effort from the military to do something about my husband's situation."

Rosete was captured by the New People's Army Valentin Palamine Command in Columbio, Sultan Kudarat on Sept. 4, 2001.

Aida, who appeared for the first time before the media since her husband was seized by the NPA, in Columbio, said the military only monitored her husband's case instead of actively working for his release.

"They (military) even ask us about my husband's whereabouts when we should be seeking information from them," Aida said, crying. The military had declared that Rosete had defected to the NPA.

Rosete's eldest daughter Catherine said the AFP was being unfair by prioritizing the release of captured officers than enlisted personnel like her father.

"We hope they would give our father equal attention so it would be fair to everyone," Catherine lamented.

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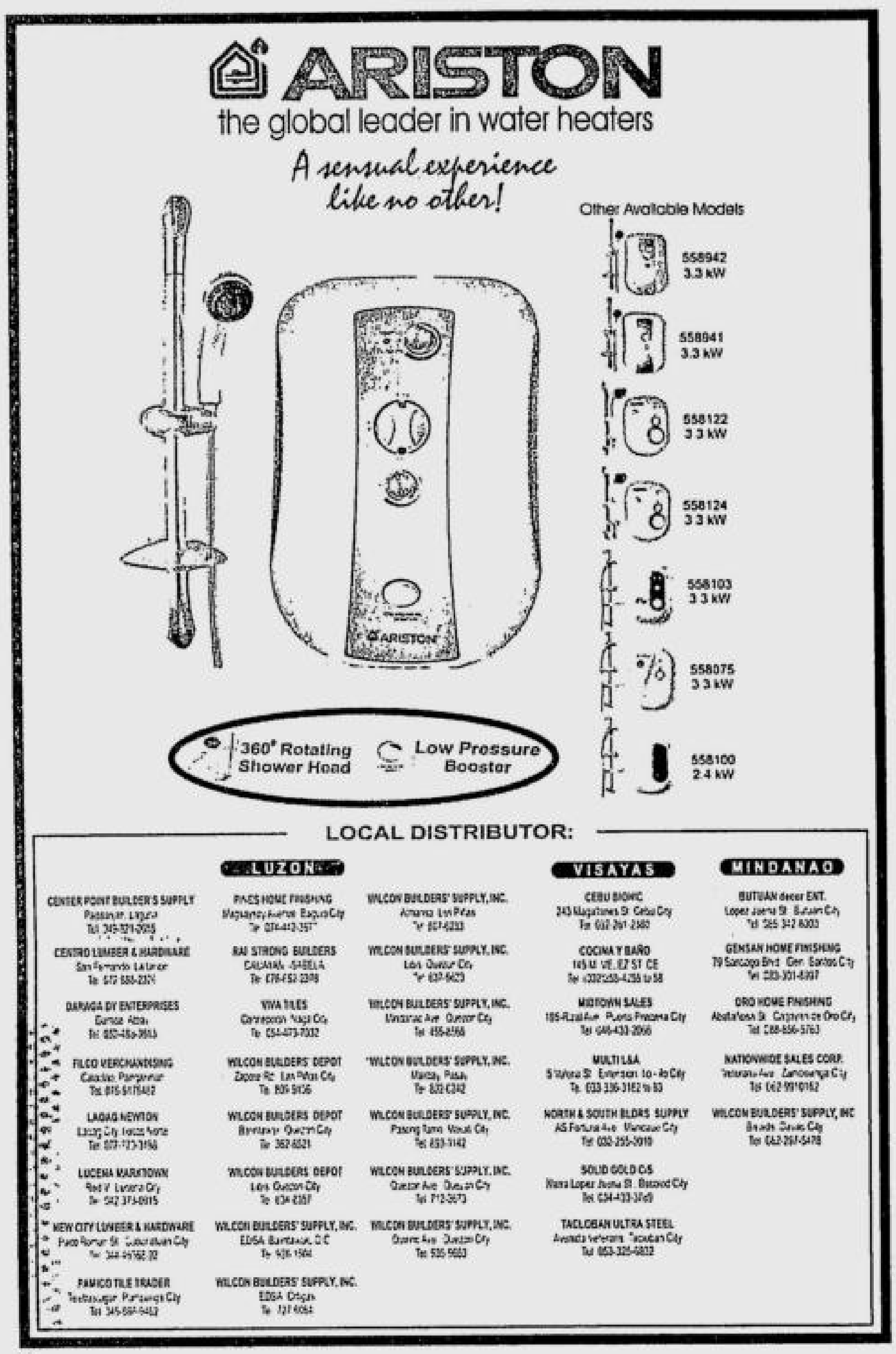
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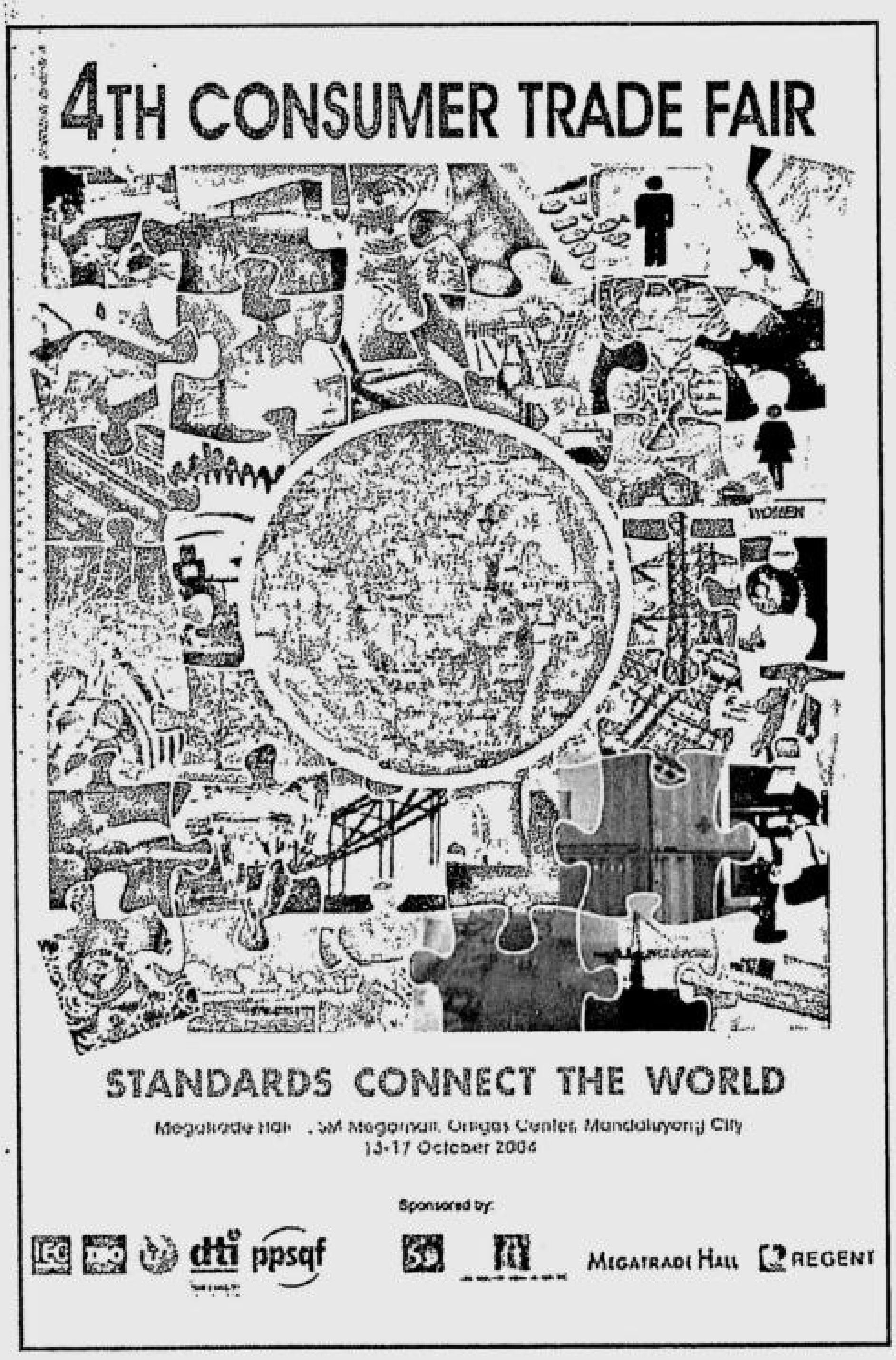
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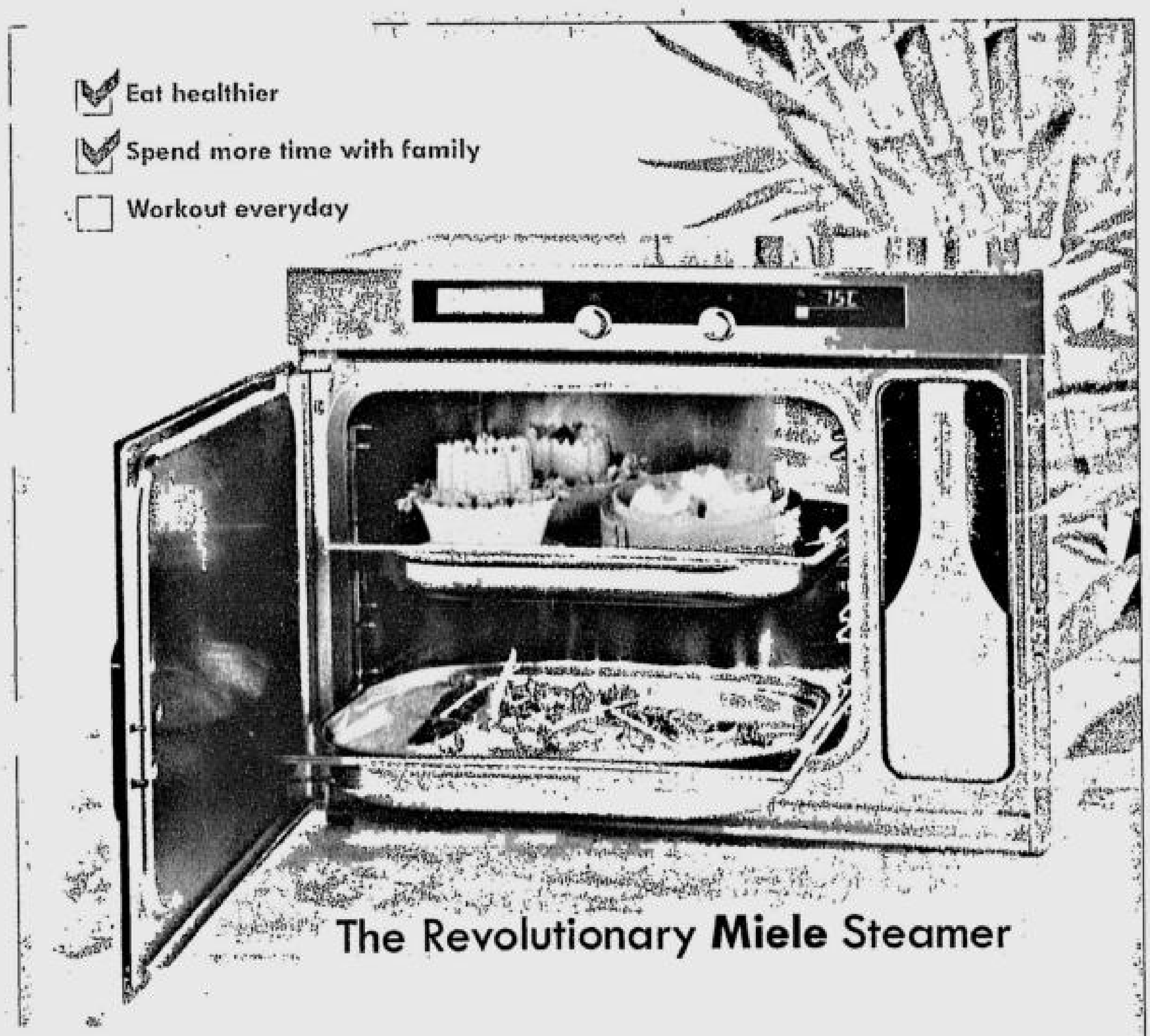

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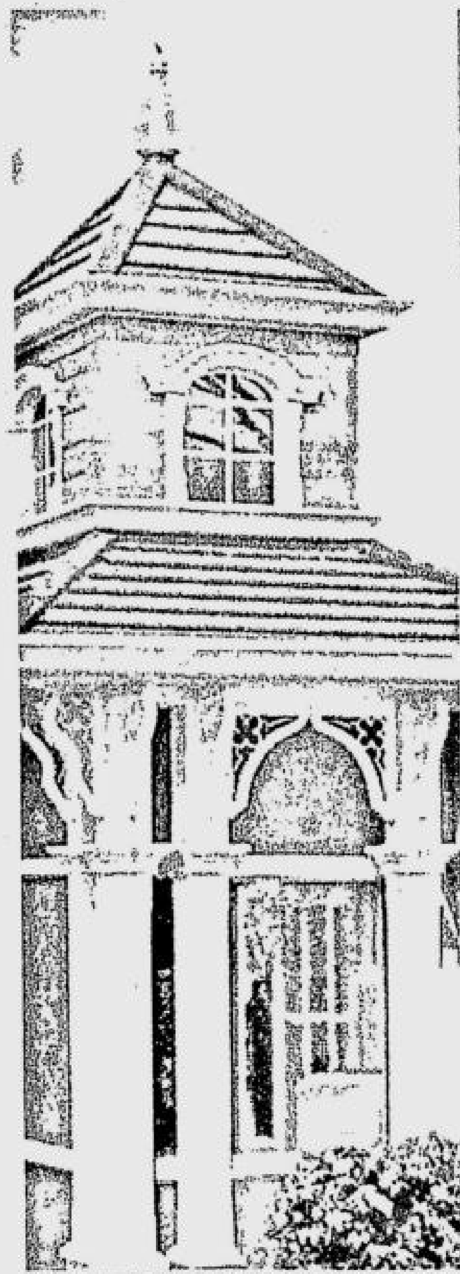

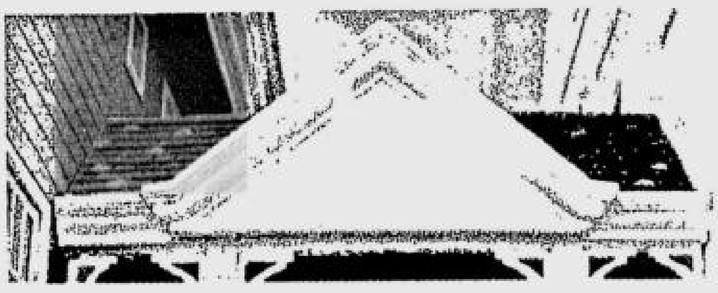

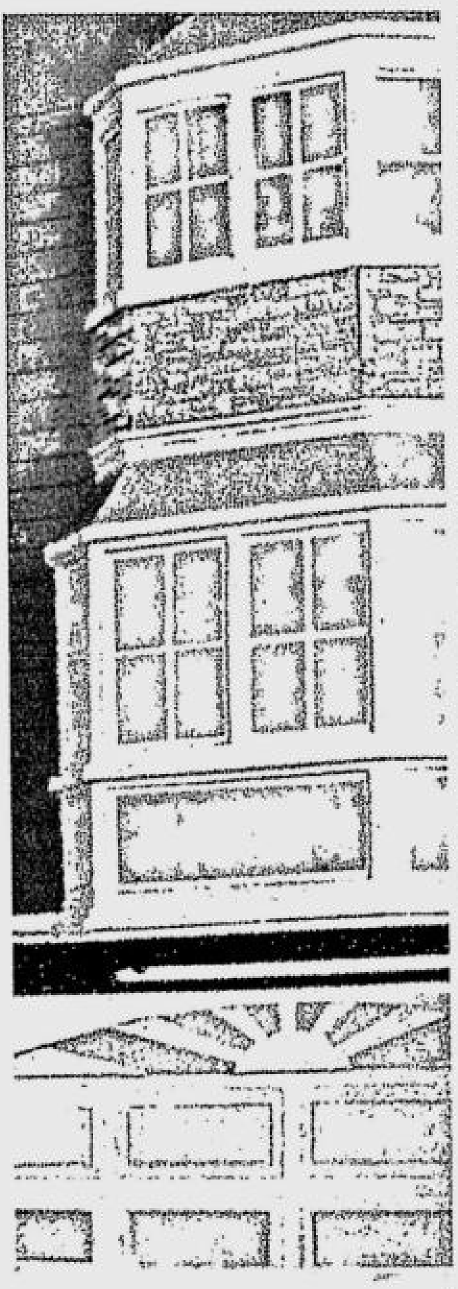

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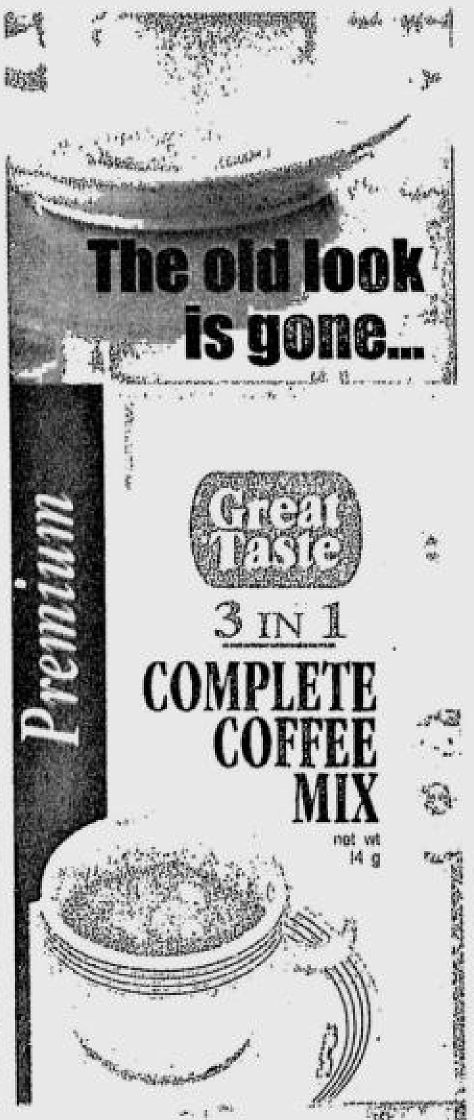
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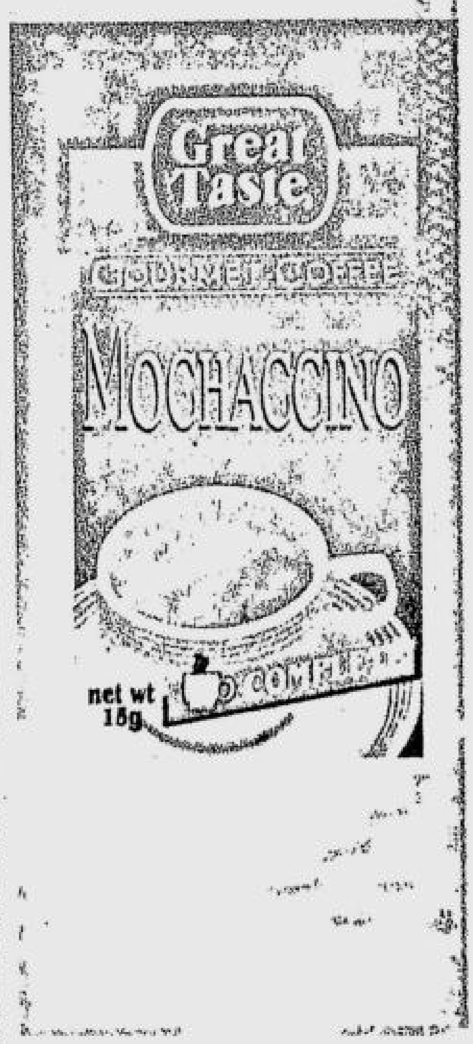
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'TEMPORARY RELIEF, NOT DOLE-OUT'

Palace to push food program

By Juliet Labog-Javellana and Norman Bordadora

DESPITE mounting criticism, Malacañang yesterday urged local governments and the private sector to contribute to the P6-billion-a-month food coupons for the poor program.

Executive Secretary Eduardo Ermita said the food voucher system was not intended to be a dole-out but temporary relief for some five million of the poorest families in the country who experience hunger on a regular basis.

"At least the government is doing something. The people might think the government is insensitive to their plight," Ermita said.

Militant groups, however, yesterday continued to criticize the program, saying it was meant to keep the poor from rising up against the government.

The peasant group Kilusang Magbubukid ng Pilipinas said that while the government was playing benefactor to the poor, "the toiling masses" knew who was responsible for the poverty and hunger that stalked many Filipinos today.

"Who entered us in the GATT-WTO, which now leaves millions of us peasants out of work and out of our lands? Who orchestrated the demolition of urban poor communities and sidewalk vendors? Who did nothing when the prices of oil, power, water, food and basic services soared?" said KMP secretary general Danilo Ramos.

The KMP said the dole-out was simply the government's knee-jerk reaction to the Social Weather Stations survey on hunger that was released recently.

The SWS survey showed that 15 percent or about 12 million Filipinos experienced hunger and had nothing to eat at least once in the last three months.

"Many of our countrymen have been hungry long before the survey but it [the administration] has only done this now, to save face and say that it was doing something about it," Ramos said.

The left-wing fisher-folk group Pamalakaya said in a press statement: "The President is paranoid of the political explosion that landlessness, joblessness, hunger and poverty could bring to her administration.

"This is part of the press relations work of the Office of the President. Ms Arroyo wants to reinvent herself as a crusader for the poor... in a vain attempt to save her fragile anti-people anti-poor government," said Fernando Hicap, Pamalakaya national chair.

Undersecretary Celia Yangco of the Department of Social Welfare and Development had said the DSWD hoped to distribute at least five million food coupons worth P1,200 each to the 20 poorest families in every barangay each month.

The coupons could be exchanged for food in grocery stores, supermarkets, wet markets and rolling stores to be designated by the government.

Ermita assured the public the Department of Budget and Management would allocate funds for the food coupons.

"It is one of the programs that had been approved beforehand and the DBM has assured [us] that there will be funds available for it," Ermita said.

The funds totaling P6 billion per month would come from the National Disaster Coordinating Council, the National Anti-Poverty Commission, local government units and the private sector, provided the latter two groups contributed to the fund.

"The resources for socioeconomic relief and reform can only come from an earnest effort to raise revenues but, in the meantime, we are grateful to the private sector and the local government units for their spirited response to spread the safety nets for the poorest of the poor," Press Secretary Ignacio Bunye said.

"This is a transient but vital priority and everyone should pitch in, even as we push the larger 10-point agenda [of the President] for fiscal strength, economic growth and political stability," he added.

Food coupons to spark riots, warns solon

By Carlito Pablo

IT WILL be neighbor against starving neighbor. Food riots would erupt and many could get hurt and even killed.

This was the scenario painted yesterday by party-list Rep. Crispin Beltran (Anakpawis) who criticized the government's plan to distribute food coupons to only 20 of the poorest families in every barangay in the country.

"What is this? The government will pick out the families who look the most desperate and starving and give them the coupons while the other families equally desperate and starving will be made to wait in the sidelines?" Beltran said.

"Neighbors will be competing with each other for the dole-outs. This is an outrage," he said.

Beltran said that if the government pushed through with the food coupon program, it should make sure that "every (poor) family gets a coupon.

"Otherwise, there'll be pandemonium. All this will be on President Macapagal-Arroyo's head. Food riots will erupt and many could end up getting hurt or even killed."

Addressing the President and Social Welfare Secretary Corazon "Dinky" Soliman, whose department would be in charge of the coupon distribution program, Beltran said the problem in their hands was "not a soap opera."

"What you're confronted with is the life and death struggle of millions of Filipinos," he said.

Beltran said the people "want jobs, not dole-outs.

"Majority of the population will never be able to lift themselves from poverty so long as the government maintains economic and political policies that put the interests of foreign investors, big corporations and landowners ahead of the people's welfare," he said.

Beltran also suggested that Malacañang drop its plan to impose more taxes, saying this would make life more miserable for the poor.

"The national government should get its priorities straight and junk all programs and policies that attack the welfare of the poor," he said.

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RP investor liaison quits

THE PHILIPPINES' investor relations officer Cora Guidote resigned yesterday, shortly after organizing the country's international road show for this year.

Guidote confirmed she had tendered her resignation to Bangko Sentral ng Pilipinas Governor Rafael Buenaventura to take effect on Oct. 31.

"I want to move on," she said.

Guidote, who joined the BSP in 2001, said she had only waited until the end of this year's road show across Asia, Europe and the United States before stepping down.

Analyst Astro del Castillo of First Grade Holdings said Guidote's resignation should not hurt the economy because she was not an economic manager.

"But she had done a lot for the country. Investors, mainly foreigners, came to know the Philippine business environment because of her initiatives," he said.

Prior to joining the government, Guidote worked with ABN AMRO and Metro Pacific Corp.

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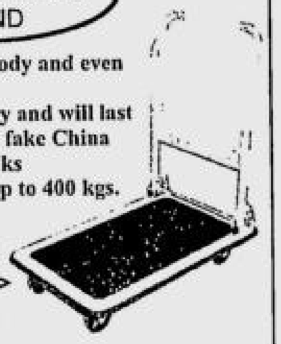

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US arms inspector: No WMD in Iraq

From page A1

the toppled leader and other former Iraqi officials made clear that Saddam still wanted to pursue weapons of mass destruction and hoped to revive his weapons program if UN sanctions were lifted.

"What is clear is that Saddam retained his notions of use of force and had experiences that demonstrated the utility of WMD," Duelfer told Congress.

Campaigning in Pennsylvania, Bush defended his decision to invade Iraq.

"There was a risk, a real risk, that Saddam Hussein would pass weapons or materials or information to terrorist networks," Bush said in a speech in Pennsylvania. "In the world after Sept. 11, that was a risk we could not afford to take."

But Democratic vice presidential candidate John Edwards, campaigning in West Palm Beach, Florida, said Bush and Vice President Dick Cheney "are in a complete state of denial" about the war.

Arguments for war

Sen. Carl Levin of Michigan, the top Democrat on US the Senate armed services committee, said Duelfer's findings undercut Bush's two main arguments for war—that Saddam had weapons of mass destruction and that he would share them with terrorists like al-Qaida.

"We did not go to war because Saddam had future intentions to obtain weapons of mass destruction," said Levin.

Duelfer's report also concluded that the Iraqi government was able to manipulate a UN oil-for-food program to avoid the sanctions' effects for a few years, acquiring billions of dollars to import goods such as parts for missile systems. Duelfer also accused the former head of the UN oil-for-food program of accepting bribes in the form of vouchers for Iraqi oil sales from Saddam's government.

TESTIMONY of Charles Duelfer, special advisor to the director of the Central Intelligence Agency, at the Senate armed services committee in Washington reveals that there were no biological and chemical weapons in Iraq before the US invasion. REUTERS

"Once the oil-for-food program began, it provided all kind of levers for him (Saddam) to manipulate his way out of sanctions," Duelfer told Congress.

He said he believed sanctions against Saddam—even though they appeared to work in part—were unsustainable long term.

On specific points, Duelfer said:

- Aluminum tubes suspected of being used for enriching uranium for use in a nuclear bomb were likely destined for conventional rockets and that there is no evidence Iraq sought uranium abroad after 1991. Both findings contradict claims made by Bush and other top administration officials before the war.
- It is unclear what happened to banned weapons produced before 1991 that Saddam had declared in the 1990s to the United Nations but were never accounted fot. For example, Saddam declared having 550 155-millimeter artillery shells with mustard agents, but it's not known what became of most of them. He said 53 "residual rounds" have been found and the others are not considered a significant threat.
- The likelihood of finding the stockpiles that Bush spoke about before the war was "less than 5 percent."
- Inspectors found no evidence that Saddam was passing weapons of mass destruction material to terrorist groups but added that wasn't a strong focus of his report.

Traveling in Africa, British Prime Minister Tony Blair, Bush's main foreign ally in the war, said the report showed Saddam was "doing his best" to evade the UN sanctions.

But the former head of the UN weapons inspection team, Hans Blix, said: "Had we had a few months more (of inspections before the war), we would have been able to tell both the CIA and others that there were no weapons of mass destruction at all the sites that they had given to us."

Almost all wrong

The report avoided direct comparisons with prewar claims by the Bush administration on Iraq's weapons systems. But Duelfer largely reinforced the conclusions of his predecessor, David Kay, who said in January, "We were almost all wrong" on Saddam's weapons programs.

Duelfer found that Saddam, hoping to end UN sanctions, gradually began ending prohibited weapons programs starting in 1991. But as Iraq started receiving money through the UN oil-for-food program, and as enforcement of the sanctions weakened, Saddam was able to take steps to rebuild his military, such as acquiring parts for missile systems.

However, Duelfer found, the erosion of sanctions stopped after the Sept. 11, 2001 attacks, preventing Saddam from pursuing weapons of mass destruction.

He said that after Sept. 11, Iraq was more isolated diplomatically, US forces were gathering on the border, Iraq's revenues were dropping and Baghdad was forced to let inspectors in. But Duelfer said it was unlikely that level of pressure could have been sustained because of the costs both for the United States and for Iraqis.

Interviews with Saddam

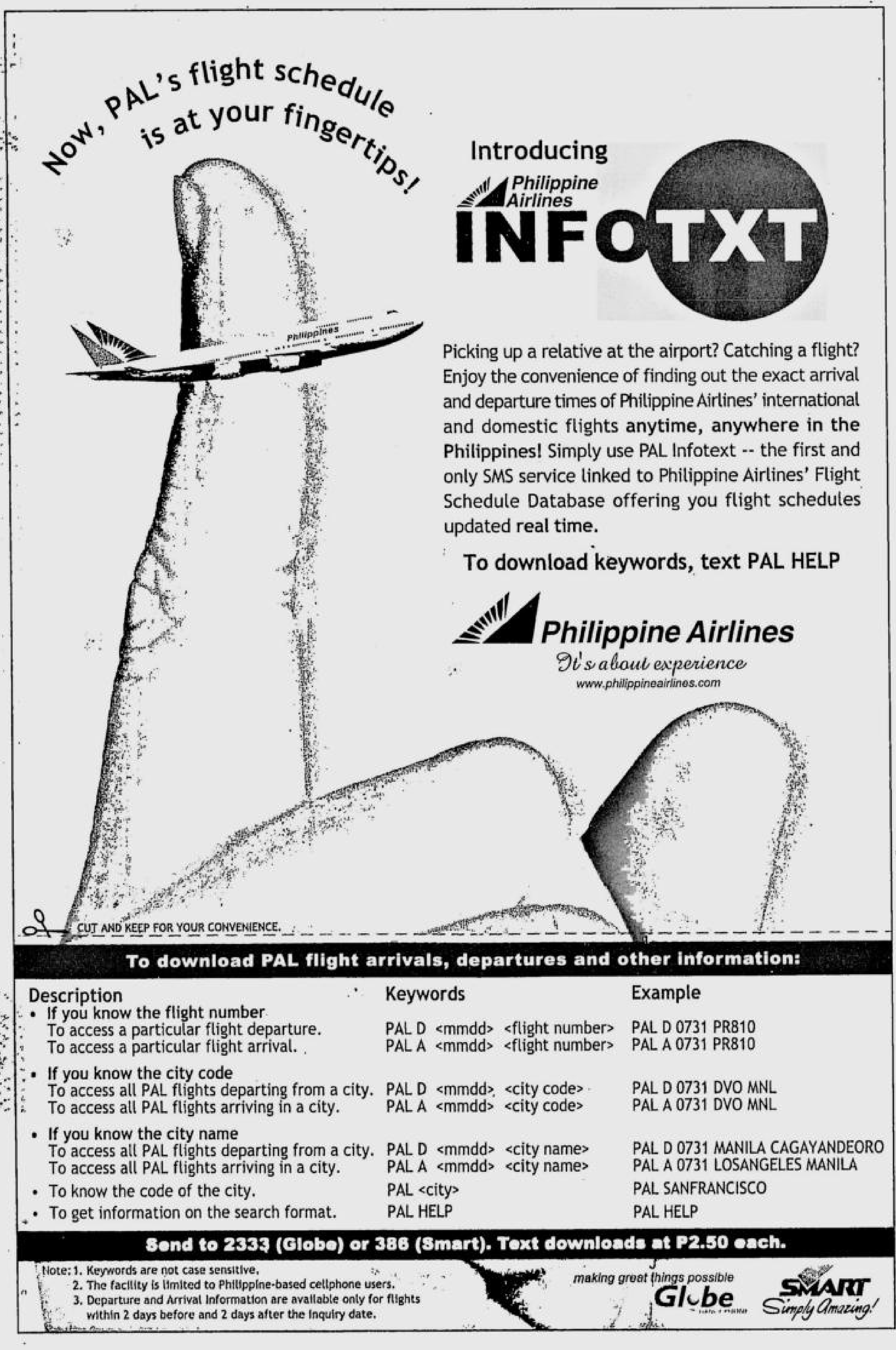
Duelfer's team found no written plans by Saddam's regime to pursue banned weapons if UN sanctions were lifted. Instead, the inspectors based their findings on interviews with Saddam after his capture, as well as talks with other top Iraqi officials.

The inspectors found that Saddam was particularly concerned about the threat posed by Iran, the country's enemy in a 1980-88 war. Saddam said he would meet Iran's threat by any means necessary, which Duelfer understood to mean weapons of mass destruction.

Saddam believed his use of chemical weapons against Iran had prevented Iraq's defeat in that war. He also was prepared to use such weapons in 1991 if the US-led coalition had tried to topple him in the Gulf War.

'Immediate threat'

Before the war, the Bush administration cast Saddam as an immediate threat. Bush said in October 2002 that "Saddam Hussein still has chemical and biological weapons and is increasing his capabilities to make more." Bush also said then, "The evidence indicates that Iraq is reconstituting its nuclear weapons program." *AP*



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THIS OIL platform is in the Gulf of Mexico where almost 30 percent of production remains affected by hurricanes so oil prices roared to new record high levels on worries about supply. AFP

Crude oil hits record . . .

From page A1

the sluggish revival of output in key Gulf of Mexico oil fields following hurricane damage.

Delay but not prevent

In the Philippines, motorists can expect another diesel price increase of between 35 centavos and 45 centavos a liter next week. The Department of Energy (DOE) admits it can only ask oil firms to delay but not prevent the price increases.

Energy Secretary Vincent Perez said the 35-centavo-a-liter diesel price hike earlier in the week was the result of DOE's "haggling" with oil companies.

"We only get them to delay price increases or at least implement smaller price increases more frequently," he said.

Diesel is now retailed at P22.10 a liter.

After settling at a record $52.02 per barrel on Wednesday in New York, crude for November delivery on the New York Mercantile Exchange reached its new high in mid-afternoon Asian trade. In London, November Brent also hit a new record—at US$48.40—up US$0.41 from its overnight settlement.

Most Asian stock markets fell as sky-high oil reignited worries that high energy costs would dent household incomes, raise companies' expenses and hurt global economic growth.

The yen slid against the dollar due to Japan's heavy reliance on oil imports.

A senior International Monetary Fund official warned that tight oil supplies could leave the global economy worryingly vulnerable for years to come.

Production snags

The US Department of Energy said Wednesday that oil demand was growing and high consumption in economies like China would not ease, as producers continued to pump close to capacity.

Markets continue to roil over the longer-than-expected production snags in the Gulf of Mexico—where production is 478,000 barrels a day below normal and oil output is down by more than 16 million barrels since Sept. 13.

The US Minerals Management Service said Hurricane Ivan punched holes in the network of oil and natural gas pipelines in the Gulf of Mexico, causing oil and gas to leak out at numerous points along the thousands of kilometers of pipelines. Authorities are still unsure how many oil spills were caused by cracked pipelines.

In one spill at a Shell Oil Co. pipeline about 50 km east of Venice, Louisiana, near the mouth of the Mississippi River, crews had gathered about 380,000 liters of water polluted with oil.

Nigeria's main oil workers' union said it would join a national strike, set to begin next week, unless the government agreed to talks on rising fuel prices.

Nigeria, which produces more than 2 million barrels of crude daily, is the world's seventh-largest oil exporter and fifth-largest source of crude for the United States, the world's biggest consumer of petroleum products.

Major worry

A major worry among analysts is the world's limited excess oil-production capacity, or supply buffer, which is hovering around one percent above robust global consumption of 82 million barrels per day. As a result, fears of supply disruptions in Russia, Venezuela and Nigeria have pushed prices higher for several months.

"Nigeria, Iraq, hurricanes, they are not the cause (of the spike), they are contributing factors. The cause is demand, and refining capacity has failed to meet demand," said Esa Ramasamy of the energy reporting agency Platts in Singapore.

Ramasamy said that, with no clear picture on actual stockpiles in many key oil-consuming countries, there was increasing speculation on pricing, especially with the Northern Hemisphere winter approaching.

US energy officials warned Wednesday that American homeowners should expect their heating bills to rise this winter due to double-digit price increases for heating oil and natural gas.

"People are concerned about inventory and heating and the pace of recovery in the Gulf of Mexico," said Mitsui Bussan Futures chief commodities strategist Tetsu Emori from Tokyo, Japan. "The price of heating oil is already expensive. Any dips, I'd say buy right away."

While world oil prices are 64 percent higher than a year ago, when adjusted for inflation, they remain about $28 below the peak reached in 1981. Heating oil is priced more than 70 percent above year-ago levels.

Out of date

David Robinson, deputy director of the International Monetary Fund's research department, said the continuing rise in oil prices meant the fund's forecast of 4.3 percent global growth in 2005, published on Sept. 29, was already out of date and would probably be scaled back to around 4 percent if recalculated now.

"I do worry about the medium-term outlook, about the sustained vulnerability to oil prices looking forward," he said.

World oil prices would likely remain at their current high levels up to the end of the year, or at least until a new president is declared in the United States, Perez said at a press briefing.

Correlation with US election

He related that, according to industry talk, two schools of thought existed on the correlation between the new US President and world oil prices.

If incumbent President George W. Bush wins in the November polls, world oil prices will likely stay high. If Democrat John Kerry wins, international oil prices may start to decline.

"But those are just industry opinions. I'm not rooting for either of the candidates for the US presidency," Perez said. "But prices will likely remain high until the end of the US elections. Since there will be no more (Organization of Petroleum Exporting Countries) meetings for the rest of the year, the result of the US elections may have an effect on prices."

The benchmark Dubai crude, which oil refiners in the country use in pricing their products, hit an Oct. 1-6 average of $37.76 a barrel from the September average of $35.55 a barrel.

Diesel prices based on the Mean of Platts Singapore (MOPS) benchmark for refined petroleum products likewise remained high at $55.42 a barrel in the Oct. 1-6 period, up by more than $1 from the $54.29-a-barrel average posted last month.

Oil firms also recently implemented price increases in cooking gas of between 50 centavos and P1.50 per kilogram due to high international contract prices in October.

The contract price for liquefied petroleum gas (LPG) soared to $401.50 per metric ton (MT) in October from $383 per MT the month before.

Perez said the DOE's haggling with oil companies was only focused on diesel and did not include LPG, although this was also a socially sensitive product. *With reports from AP, Reuters and Abigail L. Ho*

Even Hundred Islands are facing extinction, warns tourism exec

By Jerome Aning

WILDLIFE is not the only thing endangered in the Philippines. Even small islands are facing extinction.

The Philippine Tourism Authority yesterday said it would come up with measures to stop dynamite fishing, over-fishing, illegal coral harvest, pollution and the absence of marine conservation that have caused the deterioration of the famous Hundred Islands of Alaminos, Pangasinan.

PTA general manager and chief executive officer Robert Dean Barbers said his office was working with Alaminos Mayor Hernani Braganza in the efforts to redevelop the islands to recover its status as a prime tourist destination in the Northern Luzon hub.

"After carefully studying the situation of the Hundred Islands, we will come up with ways to correct the erroneous practices of residents and the tourists who go there," Barbers said in a statement.

He said the islands were "in dire need of attention and must be rescued from marine degradation before it's too late. I believe that a concerted effort to rescue the islands is in order."

The environment department recently granted the Alaminos city government proprietary rights over the 1,844-hectare Hundred Islands National Park for 25 years, with options for renewal, in order to spearhead its rehabilitation.

Barbers said he envisions a tourism and investment master plan to develop the Hundred Islands similar to the ones being implemented in the Caribbean Islands and the Florida Keys.

THE DAILY GOSPEL

Friday, October 8, 2004
27th Week in Ordinary Time

1st Reading: Gal 3:7-14
Gospel: Lk 11:15-26

As Jesus was casting out a devil some of the people said, "He drives out demons by the power of Beelzebul, the chief of the demons." So others wanted to put him to the test by asking him for a heavenly sign.

But Jesus knew their thoughts and said to them, "Every nation divided by civil war is on the road to ruin, and will fall. If Satan also is divided, his empire is coming to an end. How can you say that I drive out demons by calling upon Beelzebul? If I drive them out by Beelzebul, by whom do your fellow members drive out demons? They will be your judge, then.

"But suppose I drive out demons by the finger of God; would not this mean that the kingdom of God has come upon you? As long as the strong and armed man guards his house, his goods are safe. But when a stronger one attacks and overcomes him, the challenger takes away all the weapons he relied on and disposes of his spoils.

"Whoever is not with me is against me, and whoever does not gather with me, scatters.

"When the evil spirit goes out of a person, it wanders through dry lands looking for a resting place. And finding none, it says, 'I will return to my house from which I came.' When it comes, it finds the house swept and everything in order. Then it goes to fetch seven other spirits even worse than itself. They move in and settle there, so that the last state of that person is worse than the first."

Commentary

It's often said that there is a diminishing sense of sin in modern times. In one way this is puzzling, for the 20th century has witnessed some of the greatest atrocities of all time: genocide, ethnic cleansing, cities devastated by nuclear bombs, terrorism, widespread destruction of the unborn and of the environment, rich countries starving out the poor… How is it we have a diminished sense of sin when there is so much evidence of its reality? We are aware of the sins of the world, but we have a diminished sense of personal sin. The sins of the world are so vast that our own seem puny beside them. If we have a diminished sense of personal sin, it is not because we think we are better than we were before; it is because we feel powerless.

This feeling of powerlessness is the hatching ground of extensive evil. If I feel powerless, then nothing that I do or neglect to do will seem to me to make any difference. This undermines the very source of action, for it robs my actions of their meaning. This emptiness of meaning—this vacuum—cannot be endured for long. The human heart, like nature itself, abhors a vacuum. It is quickly filled with anger and mindless destruction.

Jesus is the "Logos"—a Greek word usually translated as "Word," but equally well as "Meaning," or "Inner Principle," or "Harmony." "In the beginning was the Meaning… In the beginning was the Harmony."

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The WORLD

Editor **Luverne B. Gueco**

Blasts kill 39 at Pakistan Muslim rally

MULTAN, Pakistan—Two bombs planted in a car and motorcycle exploded at a gathering of Sunni Muslim radicals in central Pakistan before dawn Thursday, killing at least 39 people and wounding about 100 others in what police suspected was a sectarian attack.

About 2,000 angry Sunnis gathered outside a hospital where victims of the explosions in the city of Multan were taken, shouting "Shiites are infidels!" and slogans against the government, witnesses said.

The bombings came less than a week after a suicide attack left 31 dead at a Shiite mosque in an eastern city.

About 3,000 people had gathered in a residential area of Multan to mark the anniversary of the death of the leader of the outlawed Sunni radical group Sipah-e-Sahaba killed in an attack last year.

A car bomb exploded near the venue as people were starting to disperse after the overnight meeting, and two minutes later a second bomb attached to a motorcycle went off, deputy city police chief Arshad Hameed said.

"It seems to be an act of sectarian terrorism, but we are still investigating," he said.

Officials at the Nishtar government hospital said at least 39 people were killed and more than 100 were wounded, about 50 seriously. Some 50 others were treated for minor injuries and later discharged. Other people were taken to other clinics.

Pools of blood and shoes of the victims were scattered at the scene, near the charred remains of the car.

Jamil Usmani, 26, who had been standing in a nearby parking lot with friends, said a stampede after the bombing caused many injuries.

"The explosion numbed our ears, we saw people falling on each other, everybody was crying, everybody was running," he said. "Many people were injured in the stampede, we started picking them up and asked passing cars for help."

Talat Mahmood Tariq, police chief for Multan region, said the car bomb, estimated to weigh about seven kilograms, was set off by remote control and most injuries were caused by flying metal from the vehicle. *AP*

CIA discloses recipients of Saddam bribes

UNITED NATIONS—The Central Intelligence Agency on Wednesday released a list of firms and people from dozens of countries allegedly given oil vouchers by Saddam Hussein's government that could be turned into cash.

SADDAM

The charts, compiled from 13 secret lists by Iraq's former vice president and oil minister, enumerates legitimate contracts to oil companies. But it is also a veritable who's who of political groups and individuals from whom the former Iraqi government wanted to buy influence while under UN sanctions.

The list was issued as part of a report on Iraq's unconventional weapons by CIA advisor Charles Duelfer, a former UN inspector in Iraq. But Duelfer did not say whether anyone had tried to verify the names on the list.

Among the alleged recipients of oil vouchers were Indonesian President Megawati Sukarnoputri, former French Interior Minister Charles Pasqua, Russian ultranationalist Vladimir Zhirinovsky and his Liberal Democratic Party, the Russian presidential office, the Russian foreign ministry, the Ukraine Community Party, the Ukraine Socialist Party, the son of Lebanese President Emile Lahoud and the Peoples Liberation Front of Palestine. There are also many others.

The only UN official on the list is Benon Sevan, the head of the humanitarian program for Iraq, who has been accused previously of receiving an oil voucher and has denied it several times. He is list as a Mr. Sifan, a UN official.

The United Nations has given its documents to Paul Volcker, former head of the Federal Reserve for an independent probe.

"We are not going to comment on any specific allegation against Mr. Sevan or anyone else," said UN spokesperson Fred Eckhard. "This is in the hands of Paul Volcker. We are cooperating with him fully. Benon Sevan is cooperating with him fully, and we will wait for Volcker's judgment."

All names of Americans and British companies and individuals, whether suspected of wrongdoing or not, were deleted from the list, part of which had been published by an Iraqi newspaper in Baghdad after the war in March 2003.

Iraq was under a sweeping UN trade embargo in August 1990 after it invaded Kuwait. The sanctions were tightened after the 1991 Gulf War and not lifted until last year. *Reuters*

ABSENTEE VOTERS

Scientists at Casey, an Australian Antarctic Division research station in Antarctica line up to cast their ballots Oct. 7 ahead of Australia's national election on Oct. 9. The base is occupied by 17 expeditioners including scientists, tradespeople, mechanics, and others. REUTERS

Afghan men say wives, daughters won't vote in poll

KANDAHAR, Afghanistan—"I will not allow my wife to vote."

Issa Mohammad, a young shopkeeper in Kandahar, was speaking for hundreds of thousands of families across the south of Afghanistan, where religious and social conservatism twinned with the threat of militant attacks means women will barely have a say in Saturday's landmark election.

"It is not because I am scared by the threat of violence," added the turbaned, bearded Mohammad.

"It is just not in our tradition. Out of 100 families living in this area, I can tell you that no more than two or three of the women will have voter registration cards."

Official statistics show that fewer than 300,000 of the 1.4 million people registered to vote in southern Afghanistan are women, well below the national average of 41 percent.

Among those who will vote, awareness of the election process is often minimal.

US President George W. Bush has touted Afghan election participation as a foreign policy success story, after 10.5 million people in the country registered to take part.

Another 1.3 million people are eligible to vote in Afghan refugee camps in Pakistan and Iran. *Reuters*

2 Israelis, American win Nobel Chem for work on cancer

STOCKHOLM—Two Israelis and an American on Wednesday won the 2004 Nobel Chemistry Prize for groundbreaking biochemistry work that has major implications for the treatment of serious illnesses, especially cancer.

Aaron Ciechanover and Avram Hershko of Israel and Irwin Rose of the United States showed how our body cells give certain proteins—the building blocks of all living things—a "kiss of death" by marking them for elimination.

Proteins to be destroyed are given a molecular label, known as ubiquitin, before they are rapidly broken down into cellular "waste disposers" called proteasomes.

We stay healthy if this fast and furious selection works, but if something goes wrong in the breakdown process, we could contract cell-related illnesses such as cervical cancer or cystic fibrosis.

Problems with the division of sex cells, in which the enzymes are required to cut the rope between separating chromosomes, can meanwhile lead to spontaneous miscarriage during pregnancy or Down's syndrome.

"Thanks to the work of the three laureates it is now possible to understand at molecular level how the cells control a number of central processes by breaking down certain proteins and not others," the jury said.

Ciechanover, 57, said on Wednesday that their work on protein degradation was contributing to the development of new drugs against disease.

"There are many, many more (drugs) in the pipeline no doubt," he told reporters in a video conference from his home in Haifa after the award was announced.

There is already at least one drug on the market based on the laureates' research: Velcade, which treats multiple myeloma, a cancer of the bone marrow.

This is the second year in a row that the Chemistry Prize has been awarded for a medical discovery, after last year's prize honored research on molecular biology.

It blurs the boundaries between the traditional scientific disciplines, allowing this year's chemistry prize to closely resemble the 2002 Nobel Prize for Medicine, which was awarded to research on the protein mechanisms that ensure that new clones of dead cells are healthy duplicates.

Hungarian-born Hershko, who is 67, works at the Technion Institute in Haifa, Israel, as does Ciechanover, who was once Hershko's student. They are the first Israelis to ever win a Nobel prize in a science discipline.

"It's the first Nobel Prize in science that is going to Israel... It shows you that a tiny, small country with little resources can nevertheless have imaginative scientists that are successful," Ciechanover said.

Rose, 78, who is the 55th American to win the Nobel Chemistry Prize, is attached to the University of California in Irvine, in the United States. *AFP*

ISRAELI scientists Avram Hershko (left) and Aaron Ciechanover in an undated picture in their institute in Haifa. REUTERS

The North Rail Transit : Big Help For Commuters

Travel from Metro Manila to Malolos comfortably, safely and conveniently in less time, for less fare.

The North Rail Transit, a flagship project of President Gloria Macapagal-Arroyo's administration, is expected to provide numerous benefits for Metro Manila, Northern and Central Luzon commuters. The NRT is a fast, safe and convenient train system which will span from Caloocan to Malolos on Phase 1 Section 1 and from Malolos to the Clark Special Economic Zone in Pampanga for section 2. Three more phases are envisioned; Phase 2-San Fernando, Pampanga to Subic, Phase 3 running to Fort Bonifacio Global City and Phase 4 to San Fernando, La Union. Work on the NRT is expected to start in the first quarter of 2005 and is targeted to be finished by 2008.

Six stations will be built along the Phase 1 Section 1 route namely: Caloocan, Valenzuela, Marilao, Bocaue, Guiguinto and Malolos. A total of 21 four-car trains will be plying these routes, moving 350,000 people everyday.

Luzon solons and the Arroyo administration agree that consumers will benefit greatly from the NRT.

Safe and fast travel time. First, the project will make it easy to commute to and from Bulacan, Pampanga and the surrounding provinces. Travel time will only be 37 minutes from Caloocan to Malolos as opposed to the 145 minutes it takes by bus.

Savings on rental and bus fare. The NRT will allow students and workers who live in Northern and Central Luzon to continue to reside outside of Metro Manila while traveling to the city everyday at affordable rates. The NRT will charge a reasonable fare of ₱43 compared to the current bus fare of ₱70. Commuters no longer have to spend on board or rent in the city as well.

Madali nang mag-uwian from Metro Manila to Bulacan araw-araw.

No need to rent or board in Manila! Sa bilis na 37 minutes na biyahe, makakauwi ka na sa Bulacan mula sa trabaho o eskwela mo sa Maynila. Dahil fixed time ang biyahe, hindi ka male-late sa pag-uwi o sa appointment mo. At sa P43 na tiket, tipid ka na sa pamasahe, tipid ka pa sa renta! Makakasama mo pa ang pamilya mo araw-araw! Sakay na!

Flu shot shortage hits US

By Maggie Fox

WASHINGTON—US health officials began a search for extra flu vaccines on Wednesday after one of only two major manufacturers, Chiron Corp., lost its entire year's production to contamination.

A million extra doses were coaxed out of vaccine maker Aventis-Pasteur, Health and Human Services Secretary Tommy Thompson said.

US officials were also speaking to British regulators who revoked Chiron's flu vaccine license to confirm whether all 48 million doses would be kept off the market.

Chiron's surprise announcement on Tuesday that British regulators had found widespread problems at its Liverpool vaccine plant meant the United States lost nearly half its anticipated influenza vaccine supply for the 2004-2005 flu season just starting now.

After last year's unusually early flu season made headlines, vaccine officials had hoped that the normally unenthusiastic US population might actually step up and get vaccinated in large numbers.

Now these officials will have to cajole vaccine providers into sharing their stashes, and convince the US public to save vaccine for those who need it most.

Health and Human Services Secretary Tommy Thompson said the United States now had 55.4 million doses of vaccine on hand or available.

Scientists with the US Food and Drug Administration will meet on Friday with Chiron officials, Thompson told reporters.

It may be possible to find some doses that were not contaminated and that might be usable, he said. However, he cautioned, "It does not look promising at this point."

The Centers for Disease Control and Prevention was working to find out where vaccines had already been shipped to providers such as clinics, drug stores and employers.

"What we are hoping to do is to map out available vaccine in a way that will help clarify where the most likely areas of shortage will be," said CDC director Dr. Julie Gerberding.

"Keep in mind that vaccine distribution for flu is largely in the private sector. We do not have the authority to require redirection."

CDC says only high-risk people should now be getting the flu vaccine and that others should wait. Those in the high-risk group include babies aged 6 months to 23 months, people over 65, pregnant women and people with chronic diseases.

Gerberding said the shortage illustrated a chronic problem—a lack of vaccine makers. *Reuters*

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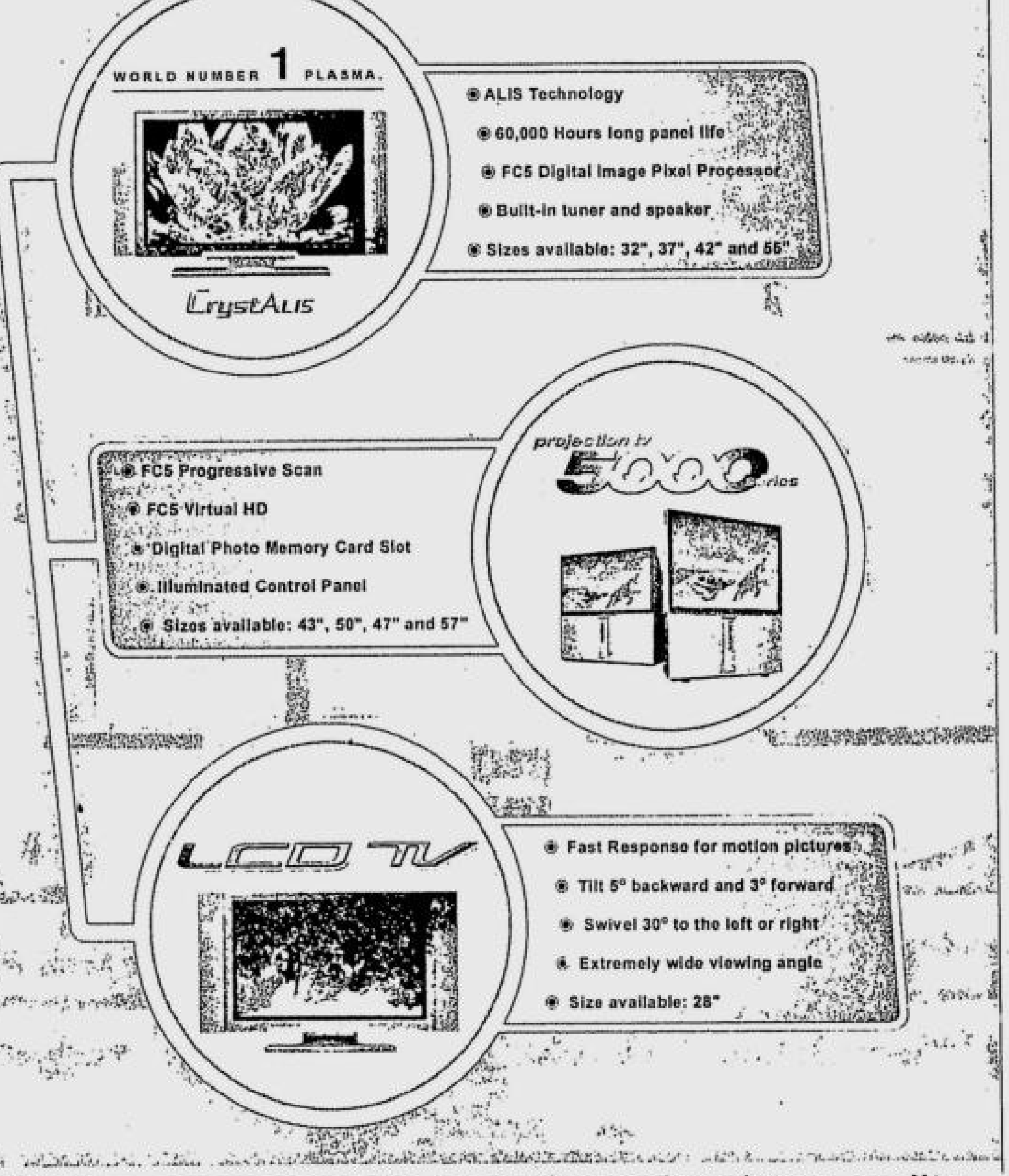

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A New Discovery: Leizenzi Mushroom.

Answer to insomnia and sexual hormone imbalance

The **LEIZENZI MUSHROOM** *(Xylaria Nigripes)* is a rare medicinal fungus that grows naturally under discarded termite nests in Northern China and Tibetan Alps. When fully grown, it can reach a maximum length of 2 meters with its bud suspended inside the cavity of the termite nest, and its branches extending upward to the surface. Legend has it that this rare mushroom has been used for its natural sedative and tranquilizing effects. Most recently, however, researchers reported that its traditional use may have Scientific basis after all. After identifying its components down to the smallest micro-element level, researchers conducted several clinical trials (Phases I & II) that further strengthened speculations that it can relieve symptoms of ***insomnia***. A Phase III clinical trial revealed that extracts of this mushroom has a 91.1% efficacy rate. Moreover, during the course of the clinical trial, it was also discovered that it can help restore balance in sexual hormone production and relieve symptoms of ***menstrual disorder*** (including menopausal syndrome) in women, and ***prostate enlargement*** in men.

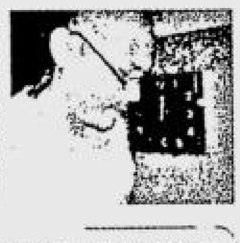
INSOMNIA

Insomnia is a form of sleep disorder. It is characterized by a condition where in an individual does not get sufficient sleep at night to fully recharge the body. This condition however, is not measured in terms of the length of sleep duration because it is always relative to the body's needed rest. On the average, 7-8 hours of sleep is enough, but some may need shorter or longer sleep hours. Symptoms of insomnia include: Difficulty in falling asleep; Waking up in the middle of the night and not able to go back to sleep; Waking up too early; Shallow sleep (over dreaming), and; Able to sleep but wakes up not refreshed. Causes of insomnia may vary from one case to another. Most common causes of insomnia are: stress or emotion related; environmental factors; diet or medication, chronic illnesses, and; regular activities that halt normal sleeping schedule.

MENSTRUAL DISORDER

Menstrual disorder, including menopausal syndrome is a symptom of sexual hormone imbalance in women. A woman may experience this as early as her first menstrual period, or as late during the menopausal stage. Its symptoms include irregular menstruation, menstrual cramps, menopausal syndrome such as hot flushes, irritability, and mood swings. There are other specific symptoms that may vary from one case to another such as inability to lubricate during intercourse, and sometimes, it also affects fertility.

PROSTATE ENLARGEMENT



Prostate enlargement or Benign Prostatic Hyperplasia (BPH) is as natural to a man as the whitening of his hair when he reaches 40. As part of aging, the production of testosterone dramatically decreases with concomitant increase in dehydrotestosterone. The result of which is the blockage of urine manifested by the following symptoms: difficulty in urination, frequent urination specially at night, weak urinary stream (pressure during urination), the constant feeling of wanting to urinate, pain in urination, urinary retention in the bladder, and hip pain. In some cases, BPH may develop into prostate cancer. That is why yearly digital rectal exam is a must for men over 40 for early detection of BPH.

CONCLUSION: To date, because of modern Scientific methods, researchers were able to cultivate the Leizenzi Mushroom in laboratory set-up for mass-production and commercial use. In Europe, China and some parts of Asia, capsulated extracts of Leizenzi Mushroom has been widely used as an herbal alternative for sleeping pills. It has been also used to help relieve symptoms of menstrual disorder, menopausal syndrome, and prostate enlargement. Here in the Philippines, extract of Leizenzi Mushroom is now available under the brand name Better Herbs LEIZENZI (Formerly Better Sleep Leizenzi). Launched last November 17, 2003, it has garnered several citations, recognitions, and awards including the 11th Asia Pacific Excellence Award for innovative Herbal Supplement for the year 2004.

Better Herbs garners 3 awards in recognition for excellence

BETTER HERBS
LEIZENZI
BETTER HERBS LEIZENZI
HERBAL DIETARY SUPPLEMENT

- The 11th Asia Pacific Excellence Award for Innovative Herbal Food Supplement for Insomnia.
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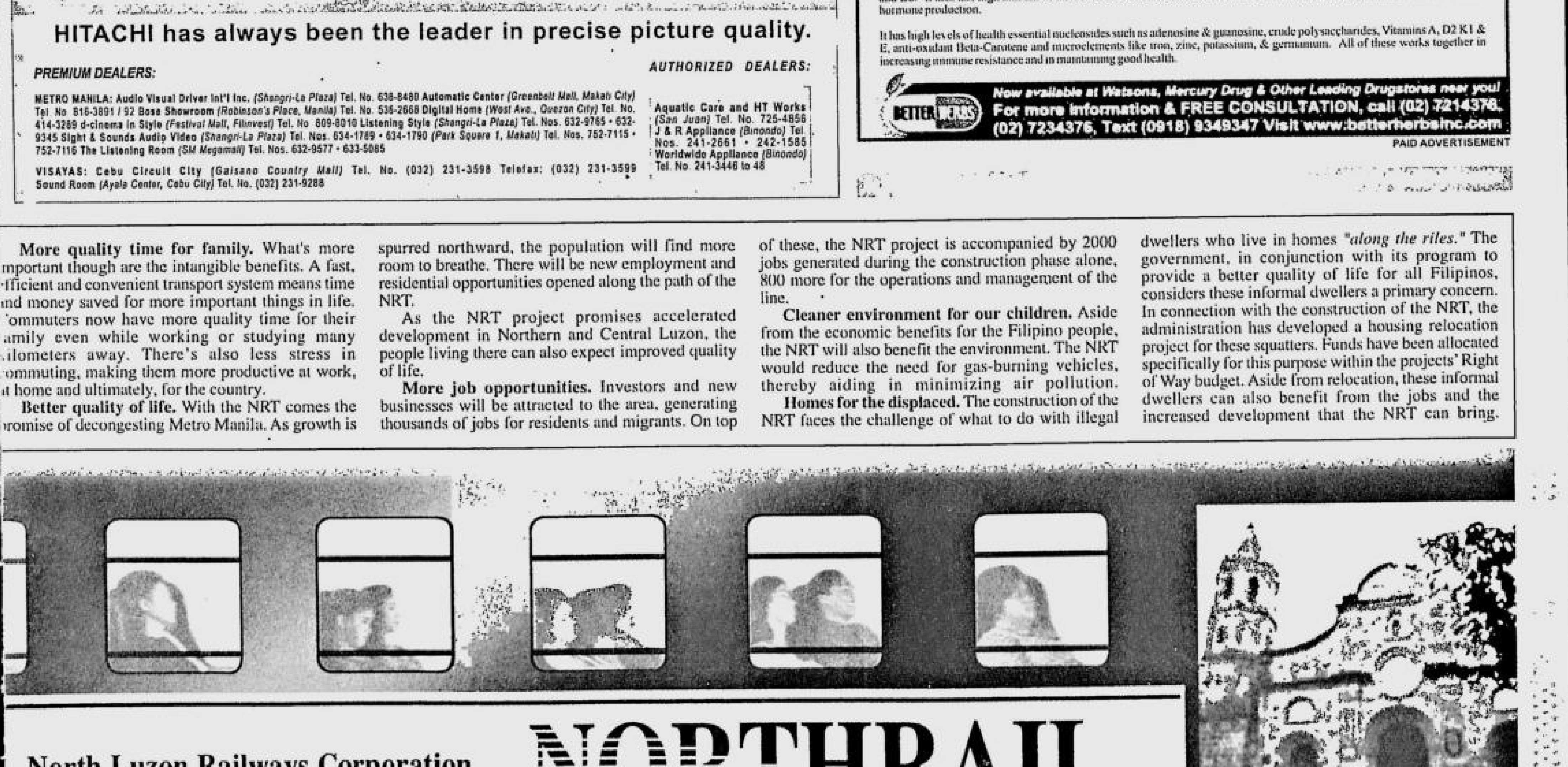
Better quality of life. With the NRT comes the promise of decongesting Metro Manila. As growth is spurred northward, the population will find more room to breathe. There will be new employment and residential opportunities opened along the path of the NRT.

As the NRT project promises accelerated development in Northern and Central Luzon, the people living there can also expect improved quality of life.

More job opportunities. Investors and new businesses will be attracted to the area, generating thousands of jobs for residents and migrants. On top of these, the NRT project is accompanied by 2000 jobs generated during the construction phase alone, 800 more for the operations and management of the line.

Cleaner environment for our children. Aside from the economic benefits for the Filipino people, the NRT will also benefit the environment. The NRT would reduce the need for gas-burning vehicles, thereby aiding in minimizing air pollution.

Homes for the displaced. The construction of the NRT faces the challenge of what to do with illegal dwellers who live in homes *"along the riles."* The government, in conjunction with its program to provide a better quality of life for all Filipinos, considers these informal dwellers a primary concern. In connection with the construction of the NRT, the administration has developed a housing relocation project for these squatters. Funds have been allocated specifically for this purpose within the projects' Right of Way budget. Aside from relocation, these informal dwellers can also benefit from the jobs and the increased development that the NRT can bring.



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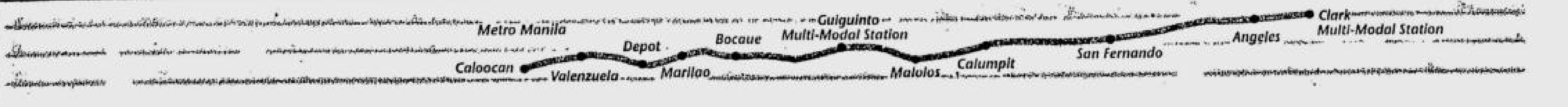

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OPINION

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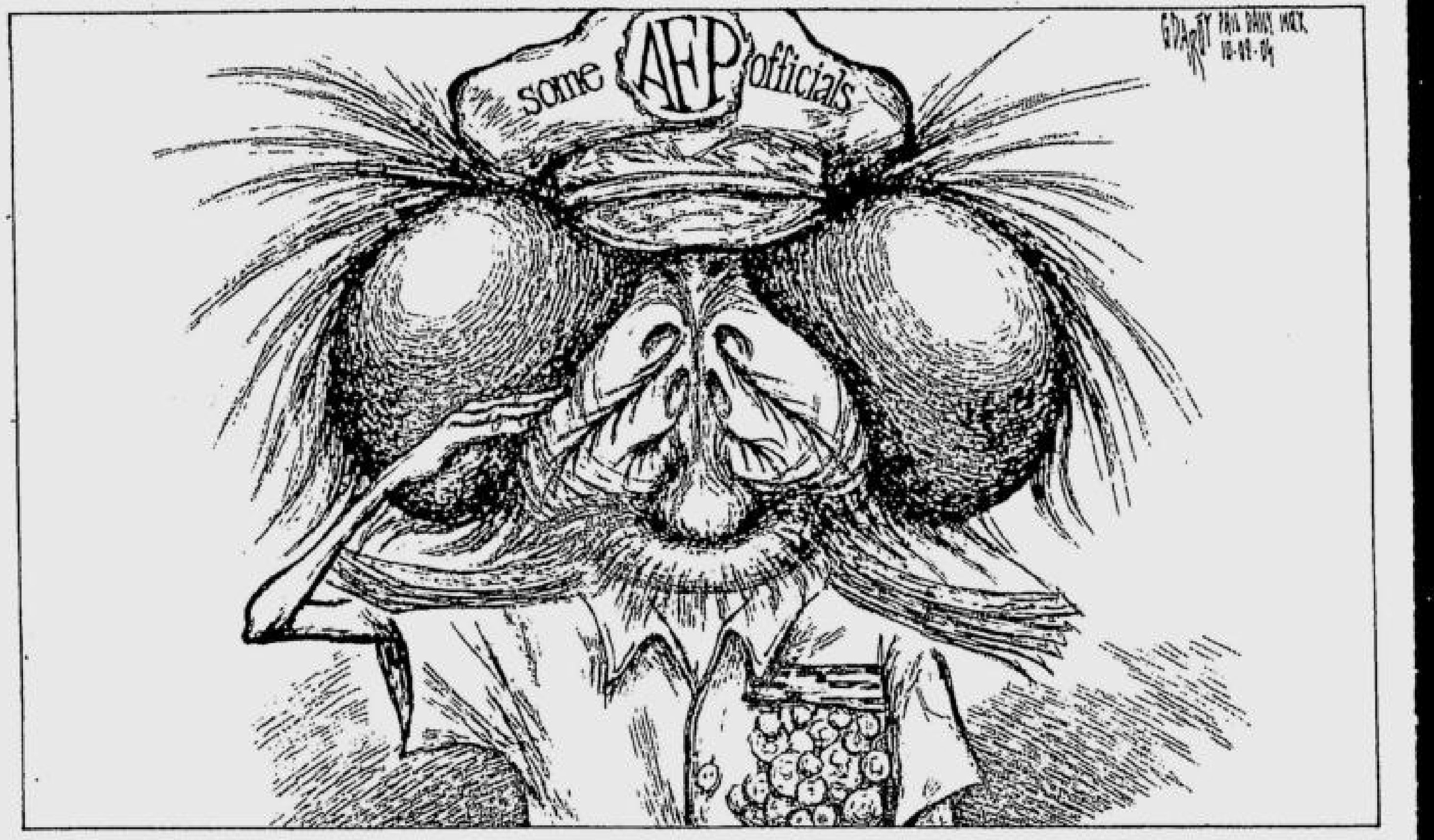

Rationality, not rations

EDITORIAL

THE DRAMATIC increase in the number of households blighted by hunger, as revealed in the most recent survey of the Social Weather Stations (SWS), should reinforce the discourse and initiatives that have been spawned by the disclosure of our worrisome fiscal standing. Definitely it should not abet panicky palliatives and political grandstanding.

The first thing that should be done is to evaluate the survey intelligently. The opposition, which during the dying days of the election had derided the surveys of the SWS for showing their standard-bearer losing steam to the incumbent, has been too quick to say amen to the survey on poverty. Guns blazing, it has blamed the administration. It predictably acts like a naysayer, thinking perhaps it operates in a cockpit. But the more it struts like a cock, the more it appears like a joke. And jokes are the surest way to make matters worse for the nation.

What the survey indicates is that a confluence of factors has aggravated the condition of the poor. Many of these factors are beyond the control of the government. The high price regime of world oil has worsened inflation. Natural disasters have affected food supplies and increased the prices of basic commodities. It could be said that the extreme poverty in the last two months was peculiar to the period, and did not involve a pattern of regular deprivation.

But we should have no illusions. The fact is that an increasing number of households have found it more and more difficult to eat three times a day. The poverty of a great number of the population has not been alleviated. The fact that more and more parishes have put up soup kitchens should show that poverty has become more serious.

It is only practical that the government deal with the famine tactically. Toward this, the Arroyo administration will distribute food coupons to the poorest families to enable them to buy grocery and food items. But this is merely a stop-gap measure, and Social Welfare Secretary Dinky Soliman has acknowledged this. More lasting solutions must be provided. And lasting remedies need long-term planning, more determined public policy and greater political will.

Congress and the executive, for example, must come to a modus vivendi on the fiscal crisis. Specifically, they should agree on how to boost savings, mobilize resources effectively and raise revenues. Boosting savings would mean they have to come together on rationalizing or abolishing the pork barrel. Mobilizing resources mean they would have to streamline the bureaucracy so that it could spend more on programs that best deliver services to the people. And raising revenues would mean they would have to plug the loopholes in the tax system while introducing new tax measures.

The fiscal crisis has a bearing on the social condition because the lopsided and even twisted allocation of resources has aggravated poverty. It is damning for instance that while lawmakers hem and haw on the abolition of their pork barrel, they seem impervious to the fact that the system is basically a wasteful way of using scarce resources. The pork barrel is euphemistically called a development fund for the countryside. But despite growing by leaps and bounds, the pork barrel has not made a dent on poverty in the countryside.

Congress and the executive will also have to review agricultural policy and plug the loopholes that slow down agricultural productivity and deprive the masses of access to the nation's agricultural gains. It is strange that a majority of Filipinos can hardly put food on their table when agriculture has been a leading performer in the economy, growing 3.3 percent last year, and expanding by 6.61 percent in the first six months of 2004.

While it could be said that natural disasters in the wet months drove down production and made supplies less accessible to the poor, it is strange that the worst hit by the "poverty wave" in the SWS survey is Mindanao, which generally enjoys good weather all year round. This shows that there are leaks in the system that affect agricultural production and make popular access to agricultural gains problematic. Among these are the high prices of fertilizer and other agricultural inputs that betray how monopolies continue to enslave our agriculture. Another's peace and order.

The government and the nation should come together on how best to address poverty over the medium and long terms. Food coupons are mere palliatives. What we need are effective and rational solutions, not food rations.

Foreign drug firms killing RP patients softly

AS I SEE IT

Neal H. Cruz

THE GOVERNMENT has finally accepted the fact that in the Philippines, the rich are getting richer and the poor poorer. In fact, hunger already stalks the land. So the government will start giving out food coupons to the poor, and there are already lugaw lines at the Quiapo church, the counterpart of the bread lines during the American Depression.

That probably takes care of the food problem, at least in its very limited scope. But what about the "medicine problem," which is oftentimes more desperate and life-threatening than the "food problem"? The prices of medicines are so high that many patients die needlessly because they cannot afford to buy them.

The government has tried to alleviate the problem by passing the "Generic Drugs Law" which requires doctors to write the generic names, instead of the brand names, of the drugs they prescribe so that their patients can choose the cheapest available. And the Department of Trade is importing limited quantities of medicine from India that manufactures them cheaply.

But the results of these efforts are like a drop in the bucket in the supply of medicines consumed by sick Filipinos daily. Only a few drugs have generic, inexpensive equivalents here. And the drugs from India are very limited, both in quantity and in the diseases that they cure.

Four multinational pharmaceutical companies control almost 80 percent of the Philippine market. Filipino companies, of which Unilab is the biggest, have only a 20 percent share. As in our downstream oil industry, the foreigners have monopolistic control of the Filipino consuming public, so that they can dictate any price they want. That is why the prices of branded medicines are beyond the reach of the poor and often even of the middle class.

Not only that, they use unwarranted patent exploitation at the expense of Filipino patients. One case in point concerns a drug that affects millions of hypertensive patients who have to take blood pressure-lowering drugs for the rest of their lives.

In 1987, the multinational pharmaceutical company, Dupont, filed an application for a patent for its anti-hypertensive drug (generic name: Losartan; brand name: Cozaar). After abandoning the application for more than 13 years, it now wants to revive the application. Obviously, Dupont wants to continue the monopoly of the product and consequently retain its exorbitant pricing and profits.

The anti-hypertensive market is a P7.3 billion market, of which P201 million goes to Losartan. Dupont's Cozaar monopolized the Losartan market until June 2004 when a local pharmaceutical company introduced a competing product.

The retail price of the 50 mg Cozaar is P39; the Philippine product is P20.20, or a difference of P18.80. The 100 mg Cozaar retails for P55, the competing brand for only P26, or a difference of P28. With that big difference in prices, Cozaar will naturally lose a sizable chunk of the market and Dupont wants to prevent that by trying to revive its patent application that the old Bureau of Patents, Trademarks and Technology Transfer (BPTTT) had already declared as abandoned way back on Sept. 20, 1988.

There is another probable reason why the foreign company wants to revive the application now. During those 13 years, it was operating as if it already had a patent since it had a monopoly of the Losartan market. But now there is a competitor, so it wants protection.

The life of a patent under the present Intellectual Property Code of the Philippines is 20 years from the date of filing of the application. The patent application Dupont is pursuing was filed in 1987 when the applicable law was RA 165 which provides that the term of patent shall begin on the date the patent was issued and expire 17 years later.

If it gets the patent only this year, it would therefore continue to have a monopoly for another 17 years—after already enjoying such a monopoly for the last 13 years. That has the effect of extending patent protection for 30 years!

Cozaar was issued US patents in 1992 and 1994. It is absurd that a product that has been in the market that long should still be given patent protection.

Dupont alleged in its petition for revival of the abandoned patent application that the Notice of Abandonment sent by the BPTTT did not reach its office in 1988 and that its lawyer never notified it of the abandonment. BPTTT rules allow a petition for revival to be filed within four months from abandonment. Dupont filed its petition after 13 years.

The BPTTT and IPO affirmed the denial on the grounds that Dupont is bound by the mistake or negligence of its former counsel and that the period for filing a petition for revival had long lapsed.

Dupont filed with the Court of Appeals a petition for review. The Office of the Solicitor General (OSG) argued that the period for revival prescribed in the BPTTT's rules on patent is mandatory and that Dupont is bound by the negligence of its counsel.

But in its decision, the CA said that despite the lapse of 16 years, there is sufficient justification to relax the application of the doctrine that a party is bound by the mistake of its counsel. This decision contradicts the ruling of the Supreme Court in Schuartz vs. Court of Appeals where it held that "where an unreasonable period of time had lapsed prior to the filing of a petition for revival of a patent application due to negligence of the applicant's counsel, such action would result in the forfeiture of the right to revive the patent application."

The OSG has filed a motion for reconsideration.

We need the myth of the rule of law

PASSION FOR REASON

Raul C. Pangalangan

THE BRAZILIAN legal philosopher Roberto Unger has said that "law professors are like priests who have lost their faith but kept their jobs." We teach law in its ideal form, as the logical application of rules, insulated from bias and partisanship, yet we are fully aware that outside academia, law is wholly entangled in a flawed world and—in our convoluted neck of the woods—can be downright unclean. Yet we continue to preach a gospel we have ceased to believe.

Recently, Malacañang issued two presidential orders to foist that false gospel upon hapless schoolchildren. Proclamation No. 713 aims to "integrate the teaching of respect for the rule of law and the workings of the judiciary in elementary and high school curricula." Executive Order No. 361 orders the Department of Education "to promote the rule of law through [the] Students' Manual on the Rule of Law and the Students' Digest of the Judiciary."

Since Education Secretary Florencio Abad has thus been ordained as the high priest for this new apostolic mission, allow me to share with him some tips.

First, teaching grade school kids about the "workings of the judiciary" can be sooo boring. I pity the Grade 5 kid who has to track the lifecycle of a complaint from its filing to the entry of judgment. Surely there are better ways to foster respect for the rule of law without making a bright-eyed kid memorize each stage of a trial. My youngest son Miguel is 11, and I think he can learn about respect for law more from being the good Boy Scout that he is than from sitting through a soporific lecture on law.

I guess Malacañang's orders were actually inspired by old-style teaching based on a catechism of set questions and answers. I seriously doubt if that will work with the Gameboy and Sony PS2 generation. It certainly didn't work for me of the pre-Betamax generation, with no cable and just three channels to choose from when the TV set was working.

So please do not lecture the kids about the "inner workings of the courts." If before that lecture, the child would have said, "When I grow up, I will be a crusader for justice!", after the lecture, the child will say, "When I grow up, I'd rather be Spiderman!"

Second, do not teach them about minutiae of specific laws. You see, the rule of law is really neither about rules nor about laws. It is about an attitude to rules, a mindset about law. It says that we must make decisions on the basis of principles, not of personal prejudices, and respect the rights of others, regardless of wealth and power.

In teaching kids about the rule of law, the first enemy is the use of big words like "constitution," "jurisdiction," "adjudication." Our goal is to make the dilemmas real in their lives: when the teacher plays favorites in class; when a brave student stands up to playground thugs who bully his classmates; when cars do not yield to those who cross a street on the pedestrian lane; or, in an actual case, when a student's dishonesty was excused by campus authorities as mere "over-enthusiasm." Malacañang's orders speak of "value formation"; let us affirm those values in our daily work, not in exams where students regurgitate to the teacher the old formulaic platitudes about law.

Finally, I dread to see the "Students' Manual on the Rule of Law" and the "Students' Digest of the Judiciary." From the titles alone, reading them must be as educational as memorizing a telephone book. Content-wise, they better be different from the maligned history books that the DepEd has prescribed in public schools.

When our kids were just about to start school, my wife and I would attend the orientation programs for pre-schools. The talks were often exciting, telling us how each school's pedagogy would nourish our child's imagination, yet each time there would be a parent who would stand up and ask, "But won't you teach my child religion?" Then the kindergarten teacher would patiently explain, "Sir, we will teach your child to respect others, to love and care for people and for the world." So the parent replies, "You mean you won't teach them about Jesus Christ?" Then the teacher explains, "We will teach them how to express their love for their parents, and how to share with those in need." And the parent exclaims, "So you won't teach them about the Blessed Virgin Mary!"

There are parents who think that being a Christian is about making kids memorize catechism. There are governments which think that respecting the rule of law is about teaching kids the inner workings of the courts. They all are cut of the same cloth.

Malacañang has been criticized for propagating a myth. I disagree. We need the rule of law even as myth. It has been said that if God didn't exist, man would have had to invent Him, because a world rent apart by self-interest and profit-seeking desperately needs the idea of an altruistic presence that transcends selfish egos. So it is with the rule of law. The mere idea that no one is above the law, that even the powerful must prostrate themselves in law's domain, that the voiceless will be heard in law's temples—that mere promise sustains us in this land of wasted dreams. Malacañang's folly lies elsewhere. Things begin as a passion, then they become a duty, and then a burden. And that exactly is what Malacañang has done to the rule of law: reduce it to the drudgery of a schoolboy's homework. Brandeis' prophecy is once again fulfilled: "The greatest dangers to liberty lurk in insidious encroachment by men of zeal, well-meaning but without understanding."

* * *

Comments to raul.pangalangan@up.edu.ph

Cheney-Edwards debate ends in a draw

ANALYSIS

Amando Doronila

A DRAW was the verdict on the debate between US Vice President Dick Cheney and Democratic vice-presidential challenger, Sen. John Edwards. The debate was a tough encounter that revealed their debating skills more than scoring points that could have helped either President George W. Bush or his Democratic rival, Sen. John Kerry. Those who expected a slugging match were not disappointed.

Instant post-debate polls showed mixed results, unlike the first Bush-Kerry debate last week, in which Kerry emerged a clear winner by more than two to one (57 percent to 25 percent). An ABC News poll judged Cheney the winner, 43 percent to 35 percent, while a CBS News poll had Edwards winning, 41 percent to 29 percent. CNN gave Edwards, 78 percent to Cheney's 18 percent.

The two candidates clashed on Iraq, terrorism and the economy. Neither held back from dragging into the debate issues such as Cheney's links to Halliburton, the US oil services giant that has cornered the construction contracts in Iraq, and Edwards' attendance and voting record in the Senate.

The vice-presidential debate as a feature of US presidential elections is of recent origin dating back to 1976. Tuesday night's debate in Cleveland, Ohio, was not expected to have a decisive impact on the outcome of the Nov. 2 election, but it assumed great importance because of the tightening presidential race.

Despite the fireworks, neither Cheney nor Edwards scored knock-out blows that would have enhanced the electoral chances of either Bush or Kerry. The Republicans had hoped Cheney's campaign prowess, honed as a veteran slugger in previous elections, would compensate for Bush's faltering performance in his first debate with Kerry. The Democrats had hoped Edwards would add momentum to Kerry's campaign, which was helped by their presidential candidate's strong performance in the first debate. Following the debate, Kerry wiped out Bush's eight-point lead last Sept. 26. A Newsweek poll last weekend found Bush and Kerry locked in a statistical tie, with 47 percent for Kerry and 45 percent for Bush.

In the vice-presidential debate, Cheney came off as a better debater than Bush. Bush is now under strong pressure to do better in the next two debates, in which the focus would be on the economy, an issue which the Democrats have emphasized and on which Bush's record is spotty.

Edwards' youthful looks did not prove to be an advantage as Cheney showed he had more gravitas and mounted strong attacks on Kerry's ability to manage the war in Iraq and Edwards' inexperience. Cheney looked more authoritative, although Edwards hit a soft spot when he mentioned Halliburton.

Edwards charged that when Cheney was CEO of Halliburton, "they paid millions of dollars in fines for providing false information on their company, just like Enron. They did business with Libya and Iran, sworn enemies of the United States. They are now under investigation for having bribed foreign officials during that period of time. Not only that, they got a $7.5-million no-bid contract in Iraq."

Cheney was riled by the persistent reference to Halliburton, but he deflected the attack by accusing Edwards and Kerry of "trying to throw up a smoke screen."

Edwards started the attack on the Iraq issue. Seizing on the admission by former US administrator in Iraq Paul Bremer that the United States failed to put enough troops into the war effort, Edwards accused the Bush administration of leading the country to a chaotic conflict that distracted from the main threat of al-Qaida.

Cheney said Saddam Hussein had "an established relationship with al-Qaida. What we did in Iraq was exactly the right thing to do." He said that given the same circumstances, he would "recommend exactly the same course of action," despite the failure to find weapons of mass destruction, upon which the administration built its case for war.

Cheney shifted the focus back on Kerry's fitness for the job of defeating terrorists. He said: "I don't believe he has the qualities we need in a commander in chief, because I don't think, based on his record, that he would pursue the kind of aggressive policies that need to be pursued if we're going to defeat these terrorists."

Bremer's statement that the United States "never had enough troops on the ground" in Iraq came and as Bush was preparing for his second debate with Kerry set for this week. "We paid a big price for not stopping it because it established an atmosphere of lawlessness," Bremer said.

Bush apparently does not need a statement of that kind at this time. But Defense Secretary Donald Rumsfeld dealt him another blow by saying he had seen no "strong, hard evidence" linking Saddam Hussein to al-Qaida.

Another unwanted development for Bush erupted when a senior US arms inspector, Charles Duelfer, reported on Wednesday he had found no evidence that Iraq produced weapons of mass destruction after 1991.

Duelfer told the Senate Armed Services committee that, contrary to pre-invasion statements made by Bush and senior administration officials, Saddam did not have chemical and biological stockpiles when the war began and his nuclear capabilities were deteriorating, not advancing. Duelfer's report came less than four weeks before the election in which Bush's handling of Iraq has become the central issue.

Duelfer said his report found that aluminum tubes suspected of being used for enriching uranium for use in nuclear bombs were likely intended for conventional rockets and that there was no evidence that Iraq sought uranium abroad after 1991.

These findings contradicted claims made by Bush and other top administration officials before the war. The report is deemed to boost Kerry's argument that Bush rushed to war based on faulty intelligence.

Two women

AT LARGE

Rina Jimenez-David

WE first met her when, as a young contestant in a beauty pageant, she was asked what she'd do if she found out her father was having an affair.

"I'd kill him!" Rio Diaz replied, confirming that she was indeed one of the Diaz sisters, famous not just for their beauty but also for their outspoken ways and unshakeable self-confidence.

As the youngest sister of Gloria Diaz, who will forever be remembered by Pinoys as our first Miss Universe, Rio could have simply basked in her sister's reflected glory or shunned the limelight. Instead, she managed to find her own key light, coming to occupy a place in the public eye that was uniquely her own, establishing her individual identity and winning her own fans.

But though she entered show business and was a big success, it wasn't Rio's TV hosting work, or even her brief stint in politics, that merited the headlines upon her passing or the continuing fascination with her life. Instead, Rio won a place in the public's heart by the way she faced her death, surviving a "death sentence" after doctors diagnosed her with colon cancer not just with more time than was logically her due, but also with grace and inspiration. She infused the days she had left with meaning, reaching out to all those living with cancer and their families, "afflicting them with hope," as the title of a video she produced goes.

* * *

WHILE I knew Rio from afar, it was in 1998, on a trip to Mexico, that we met personally.

Her husband, Charlie Cojuangco, was one of three congressmen who joined a Philippine delegation on a study tour of Mexico's family planning program. Rio had joined the group, together with one of her sisters, and when we got back to our hotel, drained from our visits to various agencies and clinics, the Diaz sisters would be at the lobby to greet us, bubbly and brimming with information about the shopping and the sites we had missed.

One evening, Rio managed to drag our entire group to watch a Mexican folkloric show, announcing, when we all fished out our wallets to pay for the tickets, that it was her and Charlie's treat. I can still remember her, at the end of the show, as we walked out of the gorgeous National Theater, taking Charlie's arm and doing a nimble dance, as she moved to the beat of the mariachi. We laughed and hummed the melodies along with her, infected by Rio's spirit and energy.

From Mexico City, Rio and Charlie and her sister flew to Los Angeles and it was there where she was diagnosed with cancer.

The last time I encountered Rio was at her in-laws' residence, almost two years ago, at a concert of the San Miguel Orchestra. She was rail-thin, almost a shadow of the vibrant woman I had met in Mexico.

But she had not lost her verve and had indeed gained a single-minded sense of purpose. She told me of her work among cancer survivors and their families, promising to send me a copy of the video she had produced on how to cope with cancer. Eventually I received a CD copy of "Afflicted by Hope," through our mutual friend Rene Durian (I am sorry to say I have yet to view it).

But Rio's life, and the stories about her that her loved ones and friends now share, are enough of a tribute to her and to the way she chose to live her life—always with honesty and courage, and facing every challenge, even death, with her head held high and anticipating only better times.

* * *

OF the 11 (now down to 10, after Abraham Sarmiento withdrew his nomination) nominees for UP president, six are women, holding out the tantalizing possibility of the State University getting its first woman president when the Board of Regents meets next week.

One of the six is Solita "Winnie" Monsod, best known to the Filipino public as "Mareng Winnie," host of the popular public affairs show "Debate" over GMA-Channel 7.

But there is so much more to Monsod than her multi-awarded turn as a broadcaster. For starters, she has been a professor of economics at UP Diliman for 33 years, and from the long queues for her courses, she's an extremely popular and respected teacher.

She has put in her time as well in public service, having served as director general of the National Economic and Development Authority during the term of Cory Aquino. She is remembered to this day among Neda staffers as their boss "with the best rapport with the rank-and-file" and who courageously stuck to her guns in advocating for a selective repudiation of the Marcos foreign debt even when it was clear this had become an unpopular option within the Aquino administration. (On hindsight, given the favorable global public opinion climate for the Philippines shortly after the first Edsa Revolt, experts now say we could have risked debt repudiation with little fear of reprisal.)

These days, she is on call to various United Nations agencies as a consultant on issues of human development.

* * *

IN HER nomination letter, former Securities and Exchange Commission Chair and Ambassador to Belgium Lilia Bautista cited Monsod for "the basic personal requisites of leadership—high intellect, honesty and integrity, a strong humanitarian orientation, decisiveness based on reasoned and dispassionate judgment, and the courage and ability to communicate, defend and advocate such judgments."

For her part, "Mareng Winnie" says her vision for UP is centered on returning the university to its tradition of excellence, "ranking at the top among institutions of higher learning not only in the Philippines but in the region," and producing "leaders at every level of government...that are not only intellectually prepared but also ethically well grounded."

In other words, Winnie is offering no less than herself as a template for the leadership of UP, an offer that I hope the Board of Regents will not reject outright or subject to political intrigue.

Doreen

LOOKING BACK

Ambeth R. Ocampo

IT has been a number of weeks since the last Gawad CCP for the Arts were handed out in a long but glittering program held in honor of this year's awardees. Media coverage was slight, and the only television station that constantly reminds us of the awards is Channel 5 because of its owner, Antonio Cojuangco, who is in the news again but for a different reason.

The Gawad CCP is seen as the second highest cultural award within the gift of the state, next to being "canonized" Pambansang Alagad ng Sining or National Artist. It is good that we honor those who promote Philippine culture and we hope that even in these days of fiscal crisis, funding for the arts (already among the lowest priority) can be maintained.

Most memorable of the Gawad awards I attended was when Wilfrido Ma. Guerrero and E. Arsenio Manuel were honored. Etched in my memory was the scene afterwards, when the two senior citizens were vainly trying to get a taxi back to Diliman. They had been feted an hour earlier on the CCP stage, but there they were in their *barong*, clutching the framed citations, being avoided by taxi drivers who didn't want to make the trip to Quezon City. What I regret most was not stopping and giving them a ride because it meant missing my dinner in Malate.

That night I told myself, if this is how this country treats its artists and scholars, why bother? But then all the people so honored worked and toiled without seeking such a reward. Either way, I still think Guerrero and Manuel deserved a ride home that night.

One person who deserved to be remembered at least in the INQUIRER is Doreen Gamboa Fernandez (1934-2002), who was honored this year for cultural research. She was better known as a food critic, one whose smiling face marked many food columns, some now used like the famous "Good Housekeeping Seal of Approval" in many restaurants in the country. She spoke to readers about food simply, in a language that perked up the taste buds and made mouths water. However, more than restaurant reviews, her graceful prose hid a deeper purpose which was to place food in its proper context. For this task Fernandez used more than the usual adjectives and drew from other disciplines: music, theater, art, literature, anthropology, or even architecture in describing food. Each essay pushed beyond eating and its physical pleasures and moved into the place of food in Filipino life.

Following the lead of Brillat-Savarin who wrote, "Show me what you eat, and I will tell you who you are," Fernandez used food as one way by which to tackle Philippine culture, since food forms part of that elusive thing Filipinos call national identity. For her consistent and groundbreaking work in food as well as Philippine literature, theater, history, journalism and the arts, she deserves her posthumous Gawad CCP for the Arts.

Marriage to the pioneering interior designer Wili Fernandez in 1958 led to many pursuits like the food column they began jointly in 1969, with Wili eating and Doreen writing. In time, the column carried only her byline and evolved into a column that set new standards for food writing. A disciplined writer, she submitted her weekly newspaper columns in batches often weeks in advance such that they continued to appear a few weeks after she died in June 2002.

Her food research was not confined to Manila restaurants. She went to fields and fishponds, interviewed people and observed actual cooking. Once she documented the way Ilocanos made trademark meat dishes by spending the better part of the day watching the goat from the time it was led to slaughter in the backyard till the time the creature was on serving plates, transformed into various dishes leaving nothing uneaten but the horn and hoof.

In like manner, her theater research took her from the air-conditioned and acoustically perfect halls of the Cultural Center of the Philippines to rural areas where the traditional plays like the *komedya* or *sinakulo* are still performed. Most difficult to document were the marathon plays of San Dionisio in Parañaque where townsfolk kept adding scenes to a fluid script extending the running time to about 12 hours, divided evenly over two evenings. Notebooks and note cards were filled with her observations in shorthand. She interviewed people, tracked down manuscript plays and old playbills and over time took hundreds of slides with her own camera.

These now historic color transparencies that form visual documentation of plays performed in the last three decades will soon form part of the CCP library. This is ironic because a number of times she was stopped by overzealous guards while she clicked away (without a flash) during performances in the CCP.

Her books include "Palabas: Essays on Philippine Theater" (1996), "Face to Face: The Craft of Interviewing" (1995), "Tikim: Essays on Philippine Food and Culture" (1994), "Fruits of the Philippines" (1997), and "Palayok: Philippine Food through Time, on Site, in the Pot" (2000), all basic references now for Philippine culinary culture. Maybe a compilation of her food columns can be added to the above to help us discover ourselves through our food.

* * *

Comments are welcome at aocampo@ateneo.edu

Binge drinking

PINOY KASI

Michael L. Tan

NOTICE how in both English and Tagalog we use innocuous words to describe alcohol intake: "drinking" in English and "*inuman*" in Tagalog. Yet alcohol is a powerful chemical, with effects on the body that you can feel within a few seconds after you take it in.

Almost as quickly, society takes over, telling us what we can and can't do as we take in more alcohol. In many societies, like our own, drinking "authorizes" us to let our hair down. Women are allowed to become more talkative, to laugh more loudly, even to flirt. Men, already usually loud, become boastful and as the night wears on, the alcohol intake again authorizes other behaviors, including the sexual.

When is it binging?

In recent years, medical researchers have become more and more concerned with binge drinking, for which they've even elaborated a definition: drinking that brings blood alcohol concentration to 0.08 percent, meaning at least 80 milligrams of alcohol for every 100 milliliters of blood.

Big help, huh? As if we went around with chemical sensors to tell us how many milligrams of alcohol there is in our blood.

The Aug. 21 issue of New Scientist, a British magazine, translates the medical gobbledygook and explains that, on average, males taking in five or more "standard drinks" or females taking in four or more "standard drinks" in two hours sends blood alcohol soaring to that 80 milligram level.

And what's a standard drink? It can be a small glass of wine, one bottle of beer or a splash of Russian vodka. For Filipinos then, the index would be beer bottles: taking in five or more in two hours could be binge drinking. But don't forget that many Asians don't break down alcohol very well in the blood, which means we get intoxicated more quickly. I'd suspect maybe even three beers in two hours could be problematic for many of us.

Drinking to get drunk

Besides giving actual figures on numbers of alcoholic drinks, the New Scientist offers an even more simple definition of binge drinking: drinking to get drunk.

I can imagine some people asking, but isn't that why we drink in the first place? Ah, we forget that there's social drinking, which is usually meant to be in great moderation, as we do in family gatherings. There's even drinking for health, like a glass of red wine a day, taken leisurely.

Binge drinking is different. It's "pathological" because it invites many problems. The rapid increase of blood alcohol levels can lead to accidents. In the year 2002, it was estimated that 15,000 Americans died in vehicular accidents, following binge drinking.

Binge drinkers, often college students, are more likely to get involved in brawls ("rumbles" in Taglish), sexual assaults and vandalism. Frequent binge drinkers among students also find their academic performance affected. Which should not be surprising since alcohol hits the brain. Even during one binge drinking session, drinkers have been known to pass out. People mixing drugs with binge drinking can even die from cross-reactions, as we've seen with quite a few celebrities. The research also shows that brain damage due to binge drinking can be worse with younger people.

Drinking affects our judgment, not just in driving but for other decisions. When drunk, people are more likely to get into unsafe sex, ending up pregnant (or getting someone pregnant), or picking up some sexually transmitted infection, including HIV/AIDS.

Why drink to get drunk? There's the "fun" element, what young people describe as going for a "gimmick." It's part of *barkada* (peer group) bonding, mixed with machismo values of proving one's masculinity. This is more likely with young people, but I've noticed in the Philippines that it's actually older male *barkada* (and sometimes people in middle age) who binge. The reason is simple: young Filipinos just don't have the money to binge.

For others, binge drinking may be a response to problems. But the alcohol does nothing to help overcome those problems. Alcohol adds to the depression and, paradoxically, it complicates problems because with binge drinking, the high levels of alcohol actually suppresses REM (rapid eye movement), making it more difficult to sleep. So you're drunk, nauseated, trying desperately to forget a problem which nags you even more incessantly because you can't sleep. If you finally dose off, it'll be for short sleep. You wake up with a hang-over, and the problem looming even larger.

Fighting binge drinking

The research on binge drinking has produced a lot of interesting information. Scientists now know that men are more likely than women to binge, this being of course a matter of culture and gender. As societies become more accepting of women drinkers, you might expect to see more women binge drinkers.

The research also shows that the earlier one starts to drink, the higher the chance of becoming a binge drinker later. And if one does start bingeing early in life, that bingeing is more likely to continue later in life.

Like cigarettes, controls on alcohol consumption should start with young people. We need to rethink all those advertisements glorifying alcohol, especially when it's associated with a night out with the *barkada*.

Alcohol is also too cheap in the Philippines, encouraging more binge drinking. Notice how in beer houses they put the entire crate next to a table, almost as a way of letting people know that the *barkada* intends to finish at least one crate. Beer prices in the Philippines are among the lowest in the world but even then, it can be a bit too expensive for low-income Filipinos, who then turn to even cheaper alternatives such as local gin, vodka or rhum.

The potential problems that come with drinking in general need to be part of health education in schools. Besides binge drinking, young people should be able to identify "bending," where someone spreads out heavy drinking over two or three days. And then, too, there's chronic drinking, for some on a daily basis, until the liver gives up. Cirrhosis is among the 15 leading causes of death among Filipinos.

People should be taught to know when to stop. In English, there are various terms used to describe intoxication: "feeling tipsy," "woozy," "drunk," "very drunk." We should look at our terms: "*may tama*" (early stages, where alcohol's hit is felt), "*medyo lasing*," "*lasing na lasing*," "*lating na lating*" (when the drinker can't even pronounce *lasing*), "*windang*", the last a slang term meaning "*wala na*" (there's nothing left, good night). Unfortunately, people don't usually want to admit they're "*windang*" and stop drinking. So the binge drinking can go on and on, until trouble erupts.

We learn to binge through the *barkada*; the *barkada* should also be a channel for teaching each other when to slow down, when to stop.

The INQUIRER is a member of the
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Children's right to see parents

A LETTER, "Criminals have abdicated their parental rights," (PDI, 8/25/04) supported the ban on minors from visiting inmates at the National Bilibid Prisons. The writer argued that he did "not agree with the proposition that criminals still have parental rights. They never gave any importance to their parenthood before they committed their crime. So what's the beef?"

After reading the letter, I checked the INQUIRER's Letters section every day for any letter that questions this presumptuous statement. Finding none, I am writing this letter lest readers get the impression that it was the correct view.

There are people who break the law thinking life will be better, or just to get by, or to survive. We can't say they all give no importance to those they care for. In fact, it might be that they committed a crime for those they care for. Also, with our flawed justice system, we have innocent people in jail. But we look at a jail and all we see are criminals. Yet, even the hardened criminals are the ones in more need of our care and efforts to make them reform. Punishment is ultimately meant to reform. And as they serve their terms and punishment, they must also be given something good and reason to hope for.

Let their loved ones, most especially the children, visit them now and then. Give them hope. For hopeless people are more dangerous, and it's a crime to deny them hope.

The NBP authorities should not take away the children's right to see their parents.

—ERNESTO T. LAPUZ,
2519 Opalo St.,
San Andres Bukid, Manila

Culprit behind the fiscal crisis

IN THE FLURRY of "bright ideas" from our senators and congressmen to rescue our ailing economy from eventual collapse, we should first and foremost identify and punish the culprit behind the fiscal crisis.

As sons and daughters and young relatives of overseas Filipinos who keep the Philippine economy afloat through regular dollar remittances, which amount to some $8 billion annually, we feel that it is sheer hypocrisy for President Macapagal-Arroyo to call on our poor nation to adopt austerity and belt-tightening measures, when in fact it was she who bled the national coffers dry by raiding all government agencies and institutions that could possibly bankroll her bid for the presidency in the last elections. Among others, the plundered funds are:

- Distribution of PhilHealth cards—P9.84 billion
- Municipal building fund—P7.3 billion
- Kalsada Natin Alagaan Natin—P2.3 billion
- DILG funds for barangay officials—P714 million
- Students for a Strong Republic—P200 million
- Pagcor "donated equipment"—P68 million
- Department of Agriculture "farm inputs"—P1.1 billion and P728 million
- Department of Agrarian Reform—P1 billion
- Overseas Workers Welfare Administration—P530 million
- Department of Foreign Affairs—P15 million

All these funds were used by the President in the last elections and have not been audited under full public scrutiny.

So in the midst of the fiscal crisis this poor nation is going through, we cannot help but call on our countrymen to once again rouse our "*bayanihan*" spirit to punish the perpetrator of this crisis.

—MAC RAMIREZ,
deputy secretary general,
Kabataan ng Migranteng Pilipino
para sa Bayan (Kamiyan),
49 Mayaman cor. Matahimik Sts.,
UP Village, Quezon City

PHILIPPINE DAILY INQUIRER
LETTERS

Insult to cats

I DO not understand why some people in the media use the term "fat cats" in referring to GOCC executives and government officials receiving exceedingly high salaries that they do not deserve. (PDI, 9/17/04)

If the term is used derisively, I would say it is an insult to cats. These pet animals are meek and get satisfied with the leftovers fed them. A Reader's Digest article kind of complimented cats by stating: "When picking out a pet, keep in mind that to a dog you're family; to a cat, you're staff."

Going back to the figurative fat cats, don't you think they should be referred to more aptly as "fat crocs" or "fat hyenas"? Of course, I mean those who wrongly think they are qualified for their present positions and deserve such fabulous paychecks are often the ones who are arrogant and aloof.

—JESUS NATANAUAN,
Mabini Street, Barangay 1,
Talisay, Batangas 4220

Gordon didn't clear FVR

I WRITE in reaction to the news article, "Gordon clears FVR in Smokey Mountain case" (PDI, 9/25/04) which reported that Sen. Richard Gordon "appears convinced that ex-President Fidel Ramos has no criminal liability" in the Smokey Mountain reclamation project. Quoting the senator as saying, "I think former President Ramos acquitted himself rather well," the story implied that he has cleared the former president.

It is true that Gordon, in a press conference with the Senate beat reporters, made the statement. But it was expressed not in the context implied in the news story. The term "acquitted" was used to express the senator's admiration of the way former President Ramos carried and defended himself during the joint hearing of the Senate blue ribbon committee and the committee on government corporations and public enterprises.

Being a lawyer himself, Gordon is well aware that while the former president's arguments during the hearing were plausible, he is not authorized to make judgments on them by his lonesome. That function lies solely with the above-mentioned Senate committees.

—RIO C. INOCENCIO,
chief of staff,
Office of Sen. Richard J. Gordon,
Rm. 509, 5/F Senate
of the Philippines,
GSIS Bldg., Financial Center,
Pasay City

NFA not for profit

THIS refers to the plan of the government to abolish or privatize the National Food Authority. Budget Secretary Emilia Boncodin said that the "NFA may be the first to go." (PDI, 9/16/04)

It is very unfortunate that every time the government needs to generate additional revenues or to institute cost-cutting measures, it always thinks of the NFA as the sacrificial lamb. It is as if our economic managers are not aware of what the NFA is doing. Doesn't the government know that the NFA's mandates (food security and stabilization of the supply/price of rice) are not meant to create profits for the agency or for the government, for that matter?

The NFA was established so that the government can fulfill its basic duty of making rice—the Filipino's basic staple—available, affordable and accessible at all times, especially during calamities and emergencies. It is indeed very unfortunate that our economic managers are losing sight of this social responsibility of the government.

The NFA may be a "losing" agency; but it has its direct and indirect benefits. And its social benefits far outweigh the losses.

Without the NFA, the rice cartels will reign supreme again. We, the rice retailers, will be severely affected, left at the mercy of the cartels. Let us not go back to the crisis of 1995. We have had enough of that.

Instead, let us strengthen the NFA so that our government can ensure that every Filipino family is assured of rice on the table and every Filipino farmer is assured of a ready market for his produce and fair returns on his investments.

—VERANIO R. FUENTES,
president,
Confederation of Grains Retailers
Association (Grecon),
Quezon Chapter, Lucena City

SWS' findings on 'cheated majority'

SEN. Edgardo Angara, Rep. Francis Escudero, Rufus Rodriguez and Conrad de Quiros should stop gloating over the recent survey of the Social Weather Stations indicating that the majority of Filipinos believe that President Macapagal-Arroyo cheated her way to the presidency.

If you put together the number of those who voted for Fernando Poe Jr., Panfilo Lacson, Raul Roco, Eddie Villanueva and Eddie Gil, they will certainly constitute the majority of those interviewed. With the elections—said to be the most fractious in our political history—held barely four months ago, you will not need an SWS survey to find out what those opposed to GMA think of her. To this day, none of the principal complainants have proved their claims of massive cheating.

A well-known traditional politician said not too long ago: "Perception is more important than the truth." A vile statement but how true in our brand of politics and opinion making.

The opposition, especially Angara, Escudero and Sen. Aquilino Pimentel, can still play a heroic role at this time, when our nation's economic survival is at stake, even if they still get marching orders from the accused plunderer in Tanay and were primarily responsible for foisting on us a presidential candidate whose only credential to the position is his popularity as a movie actor.

Instead of criticizing at every turn the present administration without offering solutions, they can present to the Filipino people and to GMA, through the print media, the detailed program of governance they formulated for a Poe presidency. Let's see what they've got. The question is, do they have any, save motherhood statements that any man in the street can make?

—JESS CORDERO JR.,
Parañaque City,
sweet_pep@yahoo.com

On hunger in the Philippines

I CANNOT understand why 15 percent of Filipinos go hungry in a country implementing a land reform program and after Joseph Estrada lost the presidency.

Blame the media for publishing only the bad side of every administration. Negative publicity incites the people to revolt and the army to mutiny. Civil disobedience draws media coverage.

Many times have I encouraged the present administration to set up a revolving fund for the construction of a home and garden project, starting with a model at Lumbo, Valencia City.

VOICES ON INQ7.NET

My idea was to construct a "four-plex" with a 500-square meter "food garden" for each of the four homes. I even submitted the plan to the DIM contest of the World Bank in Pasig City.

Imagine every family having a home and a garden, payable in 25 years? How can there be hunger in Mindanao with all the vacant public lands—blessed by the absence of typhoons but plenty of rain?—**Nicolas F. Gomez, 1486 Huntington Ave., San Francisco, CA 94080, via e-mail**

* * *

I have been in a lot of countries and I have seen poverty worse than what we have in the Philippines. Governments everywhere should make idle lands productive. Empty lots, instead of being left unused, should be converted into neighborhood gardens. Teach schoolchildren how to grow vegetables. Very important vitamins are easily found in tomatoes.

When I was a fifth grader in the United States, I had a huge garden which I tended and shared with neighbors. It was owned by a rich, old widow. We took up a collection to buy some insecticides and the water came from the homes of everyone. The sweet corn and everything we produced there were excellent.

Barangay officials should encourage the establishment of community gardens. God helps those who help themselves. I see a lot of people waiting for someone to give them a free lunch. Why not get them to grow that lunch?—**David Baker, Filinvest 2, Quezon City, via e-mail**

MACTAN CEBU
INTERNATIONAL AIRPORT AUTHORITY
LAPU-LAPU CITY PHILIPPINES

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The Mactan Cebu International Airport Authority through its BIDS and AWARDS COMMITTEE (BAC) with office address at Mactan, Lapu lapu City, invites all interested Contractors holding a LARGE "B" PCAB License with at least five (5) years of relevant airport experience or equivalent capabilities in asphalting works or a Joint Venture of similar experience to register and to apply for eligibility and to bid for the RUNWAY ASPHALT OVERLAY PROJECT of the MCIAA. The Approved Budget for the Contract is Php 92,646,366.34.

The scope of works includes but not limited to the following:

1. Asphalt overlaying of the runway with a total length of 9,420 meters, a width of 45 meters and thickness of 5 centimeters from the original grade line.
2. Painting of permanent runway markings in accordance with ICAO and FAA Standards

Interested Bidders/Contractors who may apply for eligibility:

a) Duly licensed Filipino citizens/sole proprietorships;
b) Partnerships duly organized under the laws of the Philippines and of which at least seventy-five percent (75%) of the interest belongs to citizens of the Philippines;
c) Corporations duly organized under the laws of the Philippines, and of which at least seventy-five percent (75%) of the outstanding capital stock belongs to citizens of the Philippines;
d) Persons/entities forming themselves into a joint venture, *i.e.*, a group of two (2) or more persons/entities that intend to be jointly and severally responsible or liable for a particular contract *Provided, however*, That, in accordance with Letter of Instructions No. 630 (LOI 630). Filipino ownership or interest of the joint venture concerned shall be at least seventy-five percent (75%); *Provided further*, That the Joint Venture has been issued a Special Contractor's License from PCAB pursuant to RA 4566 as amended with the category requirement of the project to be bid; or
e) Cooperatives duly registered with CDA.

To be registered, interested bidders/contractors shall submit the following eligibility documents. In case of photocopied documents, the original shall be presented for authentication.

a) Department of Trade and Industry (DTI) business name registration and SEC registration certificate, whichever may be appropriate under existing laws of the Philippines;
b) Valid and current Mayor's permit/municipal license;
c) Taxpayer's Identification Number;
d) Sworn statement from the prospective bidder that it is not "blacklisted" or barred from bidding by the Government or any of its agencies, offices, corporations or LGUs, including non-inclusion in the Consolidated Blacklisting Report issued by the GPPB, once released in accordance with the guidelines to be issued by the GPPB as provided in Section 69.4 of the IRR-A (RA 9184);
e) Statement of the prospective bidder of all its ongoing and completed government and private contracts for the last 5 years. The statement shall state for each contract whether said contract is: Ongoing, Completed or Awarded but not yet started, where applicable. The statement shall include, for each contract, the following:
    (1) the name of the contract; (2) date of award of the contract; (3) contract duration; (4) owner's name and address, (5) nature of work, (6) contractor's role (whether sole contractor, sub-contractor, or partner in a joint venture); (7) total contract value at award; (8) date of completion or estimated completion time; (9) total contract value at completion, if applicable; (10) percentages of planned and actual accomplishments. If applicable (11) value of outstanding works, if applicable, (12) the statement shall be supported by the notices of award and/or notices-to-proceed issued by the owners, and (13) the statement shall be supported by the Contractor's Performance Evaluation System (CPES) rating sheets, and/or certificates of completion and owner's acceptance, if applicable.
f) A valid LARGE "B" PCAB license and registration for Civil Works Contractor and Special Contractor's License issued by PCAB pursuant to RA 1566 as amended for Joint Venture.
g) List of available prospective bidder's key personnel, such as project managers, project engineers, materials engineers and foremen that shall be used for construction contract.
h) List of available equipment that the prospective bidder owns or under lease or under purchase agreements that shall be used solely for the construction contract.
i) The prospective bidder's audited financial statements, stamped "received" by the BIR or its duly accredited and authorized institutions, for the immediately preceding calendar year, showing, among others, the prospective bidder's total and current assets and liabilities.
j) The prospective bidder's computation for its Net Financial Contracting Capacity (NFCC), or a commitment from a licensed bank to extend to it a credit line if awarded the contract to be bid, or a cash deposit certificate, in an amount not lower than that set by the procuring entity in the Bidding Documents, which shall be at least equal to ten percent (10%) of the approved budget for the contract to be bid.
k) Valid Joint Venture Agreement, in case of Joint Venture.
l) Letter authorizing the BAC or its duly Authorized representative/s to verify any or all of the documents submitted for the eligibility check.
m) Certification under oath from the prospective bidder or its duly authorized representative that each of the documents submitted in satisfaction of the eligibility requirements is an authentic and original copy, or a true and faithful reproduction or copy of the original, complete, and that all statements and information provided therein are true and correct.
n) Certificate of Registration from Government Electronic Procurement System (GEPS).

All interested bidders/contractors are required to submit a Letter of Intent and Eligibility Documents on or before October 15, 2004. Bid Documents will be available at the BAC Office from 9:00 AM to 4:00 PM on November 3, 2004 to November 12, 2004 upon payment of a non-refundable fee of Php 47,000.00.

Pre-Bid Conference : November 17, 2004 @ 9:00 AM
Bid Opening December 1, 2004 @ 10:00 AM
Deadline December 1, 2004 @ 9:00 AM

For more detailed information, the bidders may contact the BAC Secretariat at telephone no. (032) 340-2486 local 2050/2051 or at telefax no. (032) 341-4617.

MCIAA reserves the right to reject any or all bids, to waive any required formality therein, postpone any of the aforementioned scheduled BAC activities (if absolutely necessary), assumes no obligation whatsoever to compensate or indemnify the bidders of any expenses or loss that they may incur in the preparation of their bids, and to accept the offer which is most beneficial and advantageous to the Government nor does it guarantee that any awards shall be made.

(Sgd.) MARCELINO A. CORDOVA
Acting General Manager

(PDI – October 1 & 8, 2004)

MACTAN CEBU
INTERNATIONAL AIRPORT AUTHORITY
LAPU-LAPU CITY PHILIPPINES

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

1. The Mactan Cebu International Airport Authority (MCIAA) through its Bids and Award Committee (BAC) with office at Mactan, Lapu Lapu City, invites all interested Bidders to register and to apply for eligibility, and if found eligible, to subsequently Bid for the Project, to wit:

Contract Package Name and Location	Scope Works	IAC Category and Classification	PCAB License Category	Approved Budget/ Source of Funds	Project Duration
Supply of Labor and Materials for Runway 04/22 Overlay Electrical Works at Mactan Cebu Int'l Airport (MCIAA) Lapu Lapu City	Electrical & AGL Works with Civil Works	Specialties: "Medium "B" for Electrical Works & Navigational Facilities (AGL) and "Medium "A" for Airport Horizontal Structures	"A" General Engineering	Php27 177 Million MCIAA Corporate Funds	120 Working Days

2. Prospective bidders who may apply for eligibility should be:
    a) Duly licensed Filipino citizens sole proprietorships or partnerships duly organized under the law of the Philippines and of which at least seventy-five percent (75%) of the interest belongs to citizens of the Philippines or Corporations duly organized under the laws of the Philippines and of which at least seventy-five percent (75%) of the outstanding capital stock belongs to citizens of the Philippines with DTI Registered Business Name and SEC Registration Certificate and Articles of Incorporation.
    b) Contractors forming themselves into a joint venture, i.e. a group of two (2) or more contractors that intend to be jointly and severally responsible or liable for a particular contract provided that they shall, for purpose of bidding:
        - Comply with Letter of Instructions No. 630 (LOI 630), Filipino ownership or interest of the joint venture concerned shall be at least seventy-five percent (75%).
        - Be currently and properly licensed by the Philippine Contractor Accreditation Board (PCAB)
        - Comply with the provisions of Republic Act No. 4566 (RA 4566) and its Implementing Rules and Regulations.
    c) Cooperatives duly registered with CDA.
    d) Has valid PCAB License at least Category "A" in General Engineering with IAC Category and Classification of at least Medium "B" in Electrical Works and Navigational Facilities and Medium "A" in Airport Horizontal Structures.
    e) Prospective bidders and/or its lead partner should have proven experiences and excellent track records for the last five (5) years in Electrical and Airfield Ground Lighting Works including related civil works and shall show proof of its track records particularly Raising of Runway Centerline Lights and other Airfield Ground Lighting System in an active Runway and Taxiway (particularly Electrical and AGL works on Runway Overlay Works) with the value of prospective contractor's largest single contract completed in the Philippines must be equivalent to 50% of the approved budget of the subject project for bidding. The CPES rating and/or certificate of completion and owner's acceptance of the contract must be satisfactory which should be submitted by the prospective bidders/contractors.
    f) The prospective contractors shall fully submit and complied with all other requirements and criteria stated in the Application for Eligibility Forms and/or the Terms of Reference for the subject Project.
    g) Capable of TURN-KEY BASIS project (meaning the contract amount is payable in full 15 days after the date of completion and acceptance of the project or whatever is stipulated in the contract). No mobilization fee
    h) Registered with PS-DBM in order to participate in the procurement activities of G-EPS.
3. Application for Eligibility and Eligibility Forms will be available for issuance on October 5, 2004 to October 14, 2004 upon presentation of copy of the required PCAB and IAC license (Original Copy for Authentication) and submission of a Letter of Intent addressed to the Chairman, Bids and Awards Committee, and payment of non-refundable fee of Php500.00 at the MCIAA BAC Office. Duly accomplished Application for Eligibility and Eligibility Forms shall be submitted on or before October 15, 2004 at the address mentioned above.
4. All particulars relative to the eligibility, bidding, evaluation of bids and award of contract shall be governed by the pertinent provisions of R.A. 9184 and its Implementing Rules and Regulations R.A. 4566 (Contractor's Law) and its IRR, RA 8792 (Electronic Commerce Act), and all applicable laws, rules and regulations.
5. Eligible contractors/bidders may secure the Bid Documents at the MCIAA BAC Office from 9:00 AM to 4:00 PM on November 3, 2004 to November 12, 2004 upon payment of a non-refundable fee of Php 13,500.

Pre-Bid Conference November 18, 2004 @ 9:00 AM
Bid Opening December 2, 2004 @ 10:00 AM
Deadline December 2, 2004 @ 9:00 AM

For more detailed information, the bidders may contact BAC Secretariat at telephone no (032) 340-2486 local 2050/2051 or at telefax no. (032) 341-4617

MCIAA reserves the right to reject any or all bids, to waive any required formality therein, postpone any of the aforementioned scheduled BAC activities (if absolutely necessary), assumes no obligation whatsoever to compensate or indemnify the bidders or any expenses or loss that they may incur in the preparation of their bids, and to accept the offer which is most beneficial and advantageous to the Government nor does it guarantee that any awards shall be made.

(Sgd.) MARCELINO A. CORDOVA
Acting General Manager

(PDI–Oct. 1 & 8, 2004)

INQBox
Question of the Week

If you were allowed to vote, whom would you vote for: John Kerry (Democrat) or George Bush (Republican)? Why?

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Troop landing alarms Davao townsfolk

MATI, Davao Oriental—The sight of a huge ship docking at the seaport here with at least 1,000 Army soldiers aboard and a number of armored personnel carriers alarmed residents here on Thursday morning.

The last time a similar number of soldiers disembarked from a ship here was in 2000, when ousted President Joseph Estrada declared an all-out war against the Moro Islamic Liberation Front (MILF).

"Is there another war? Why are they here? They're bringing so many firearms and tanks," Muslimin Jamil Abdullah, who lives in a Muslim community along the Pujada Bay, said in the vernacular.

Just like the movies

Abdullah and other villagers trooped to the port here as the soldiers disembarked from the ship.

Armando Talinting, a 54-year-old villager, said the sight of the landing was amazing and was reminiscent of landings done by American soldiers in war movies.

Col. Claro de Guzman, commander of the disembarking troops from the Army's 67th Infantry Battalion, allayed fears about another war against the MILF.

"No, there is no war here. We are here to replace the 8th Special Forces Battalion of Davao Oriental. We came from Tubod, Lanao del Norte," De Guzman told the INQUIRER.

He said there was nothing special about the landing because the military always redeploys its troops.

"What you have seen is the change of Army unit in Davao Oriental and Compostela Valley," he said.

De Guzman said his unit, which has about 1,000 soldiers, would be deployed to areas to be vacated by the 8th Special Forces.

Friendly force

Francis Ryan Graciano of the Karapatan in the province said they were expecting more abuses against civilians because the arriving unit "has a bad record in Lanao del Norte."

De Guzman said he would do his best to "befriend" the people of Davao Oriental.

"We are here to help residents of Davao Oriental and Compostela Valley maintain peace and order in their communities. We will always protect the civilians," he said.

The government and MILF are in the middle of peace negotiations being brokered by Malaysia. *Ferdinand O. Zuasola, PDI Mindanao Bureau*

Solon urges House probe of mutiny by fishermen

GENERAL SANTOS CITY—A party-list representative has filed a resolution asking Congress to investigate the mutiny of some 200 Filipino fishermen against a fishing tycoon whose operations extend as far as the territorial waters of Papua New Guinea (PNG).

On Aug. 24, crew members of RD Tuna Ventures Inc. (RDTVI), a subsidiary of the RD Group of Companies, staged a protest by taking over 15 mother boats and several other carrier boats of RDTVI off the waters of Papua New Guinea.

The protesting workers were demanding better working conditions aboard their vessels and asked that they be given salaries and work benefits similar to international seafarers.

The standoff ended only after the Department of Foreign Affairs led by Bienvenido Tejano, Philippine Ambassador to PNG, brokered the dialogue between the striking fishermen and Rodrigo Rivera Sr., general manager and owner of RDTVI.

Akbayan Rep. Mario Aguja, who hails from this seaport city, authored House Resolution No. 303 filed on Oct. 4 asking Congress to investigate the mutiny.

Aguja said the controversial labor dispute involving a Filipino employer and Filipino workers in Papua New Guinea was a serious incident that Congress must properly look into.

The incident, Aguja said, could just be the tip of the iceberg and a congressional inquiry to be conducted may further open a can of worms in the fishing industry.

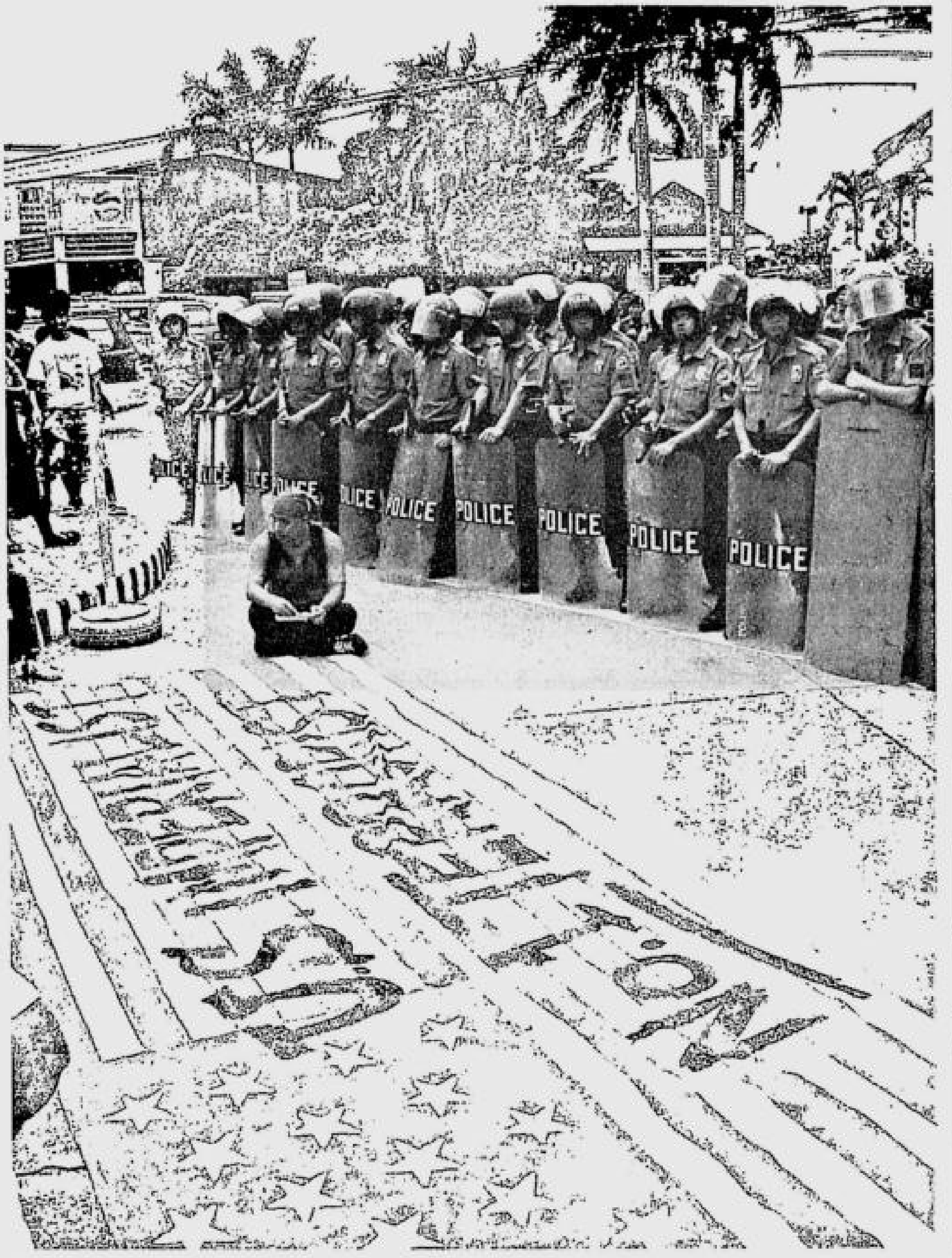
Aguja said he was prompted to sponsor such a resolution following the arrest on Thursday last week of 10 of the 12 fishing crew who participated in the mutiny.

The management of RDTVI on Sept. 29 filed five counts of mutiny charges against 12 fishing crewmen who took part in the mutiny. The warrant of arrest was issued on the same day by Municipal Trial Court in Cities Branch 2 Judge Jose Bersales.

Six of the accused were arrested while attending a company-sponsored seminar while four others were taken from their houses.

Aguja said three committees—human rights, fisheries and labor—will be conducting the inquiry.

He disclosed that Akbayan representatives stepped into the labor problem in RDTVI after the families of the detained fishing workers asked for help. *Aquiles Z. Zonio, PDI Mindanao Bureau*



BING GONZALES PDI MINDANAO BUREAU

SPECTACLE
A protester makes a spectacle out of defacing a copy of the American flag during a rally in Davao City. Policemen keep watch as the protester prepares to light up the flag.

Charges filed against 3 who recruited RP women for brothel in Malaysia

By Carla P. Gomez
PDI Visayas Bureau

BACOLOD CITY—Criminal charges were filed against a couple and a woman for allegedly recruiting three Negrense women and other Filipinas who were forced into prostitution in Sabah, Malaysia.

A complaint of human smuggling, estafa and illegal recruitment was filed before the Manila Prosecutor's Office against spouses Francis and Lorna Villanueva of Pandacan, Manila and Joan Bocago of Tigcauyan, Quezon province.

The three were separately arrested in an entrapment operation conducted by the Presidential Anti-Illegal Recruitment Task Force (PAIRTF) under Director Reynaldo Jaylo.

The Villanueva couple was arrested on Oct. 1 during a meeting with the three Negrense women at a Jollibee outlet in Malate. The complaint against them was filed the next day.

The couple was convincing them to work in Singapore to make up for what happened to them in Sabah when the PAIRTF agents pounced on them, said the report from the office of Rep. Ignacio Arroyo Jr. (Neg. Occ., 5th district).

The report said Bocago was arrested on Oct. 4 at a McDonald's outlet in Harrison while meeting with the three Negrenses whom she was recruiting to work abroad. The PAIRTF filed the complaint against Bocago on Oct. 6.

The three were identified by three Negrenses as the ones who recruited them in August to work as receptionists in a karaoke bar in Sandakan, Sabah, which turned out to be a brothel.

They said Bocago was the one who bought their tickets and accompanied them to Zamboanga City where they took the boat to Sandakan.

The three claimed that Bocago briefed them on who would be their contact in Zamboanga and assured them that nothing bad would happen to them in Malaysia.

One of the rescued women accused Bocago of being the one who assisted the couple in sending Filipino women to the Coconut Pub and Karaoke Bar VIP in Sandakan, which is a front for prostitution.

They claimed that, upon arrival in Sandakan, they were made to work for one day at the karaoke bar. The next day they were brought to the second floor of the pub where the VIP rooms were located.

They said they were forced to cater to the sexual pleasure of male clients since then. The victims also claimed that they were not paid a single centavo by the owners, identified only as a certain Michael and Alex, brothers who are of Chinese and Malay descent.

They also claimed that they were charged for their stay and other needs. They were also fined if customers complained of "bad service."

One of them managed to send a text message to Vice Gov. Isidro Zayco and ask for help. Zayco, in turn, sought the assistance of congressman Arroyo because the women came from his district.

Arroyo sought the help of the Overseas Workers Welfare Administration and Malaysian officials. The nightly raids conducted by the Malaysian police on the brothel in search of the Negrenses forced the owners to release them on Sept. 24.

Youth not too concerned about country, says survey

BAGUIO CITY—Today's young workers are among the most ambitious people, focusing on uplifting their families from poverty but remaining too ambivalent about the conditions of their country.

. This was the conclusion of a Personnel Management Association of the Philippines-initiated study that looked into the aspirations and job opportunities of the new generation of workers.

"(Philippine businesses) feel it is a generational problem because these are MTV-fed (workers), who are more materialistic than previous generations," said Grace Abella-Zata, PMAP vice president and chair of the PMAP 41st annual conference held here last week.

Zata said the PMAP study, conducted last year with the Ateneo Center for Organization Research and Development, noted that young, upwardly mobile Filipino workers were concerned about rewards "and a personal sense of accomplishment." The study surveyed 378 workers, aged between 18 and 30 years.

Family support

Most of today's young workers rationalized their choice for employment by stressing that it helped them "support a family," and helped them become self-fulfilled or promote personal growth and was the best opportunity for them to practice their skills, the study said.

Most of them are workaholics. They spend an average of 45 hours at work and only go out to entertain themselves once a week, the study said.

"But what really bothered me was that none of these workers listed love for country, when they were asked to prioritize the reasons which compelled them to work," Zata told the INQUIRER.

Another PMAP-initiated study seemed to establish this generational phenomenon.

Better training

Hewitt Associates, a consultancy firm, noted in a study that young adult workers are better trained, more honed to tackle multiple tasks and are better suited to a global economy.

But today's workers are less focused on careers and tend to move to other jobs that tempt them with higher benefits, said Susan Grace Rivera-Manalo, Hewitt country manager.

Unlike previous generations, young Filipino workers today are single and have been working in both blue-collar and white-collar jobs for only three years, the study said.

But these young adults have already been employed three times in three years, and have been earning an average monthly income of P15,000. *Vincent Cabreza, PDI Northern Luzon Bureau*

From Negros Oriental to Oriental Negros

By Alex V. Pal
PDI Visayas Bureau

DUMAGUETE CITY—The province of Negros Oriental wants to be known by a new name in a bid to draw more tourists and investments. It now wants to be known as "Oriental Negros."

Gov. George Arnaiz told reporters here on Monday that the name change was considered following a series of mix-ups in media, where Negros Oriental was referred to as Negros Occidental.

Arnaiz recalled that even President Macapagal-Arroyo referred to Negros Oriental as Negros Occidental during her visit to the province last week.

The President was here to take the roll-on roll-off ferry from Barangay Tampi, San Jose town to Samboan, Cebu to inaugurate some projects there.

It was in an informal dialogue with reporters that the presidential slip occurred.

But Arnaiz, who was seated beside the President, pointed out the error, leading her to correct her mistake immediately.

The governor, however, admitted that it is not that easy to change the name of the province, as it would require public consultation, as well as an act of Congress.

Negros Island used to be just one province with the seat of government in Bacolod. It was divided into two provinces on Jan. 1, 1890 and Dumaguete was designated as Negros Oriental's capital.

Fire, water execs pass blame for deadly supermarket fire

CITY OF SAN FERNANDO—Officials of the Bureau of Fire Protection and the City of San Fernando Water District began trading barbs days after the Oct. 2 fire that hit a supermarket here and killed eight workers.

The fault finding intensified on Thursday as the city government's investigating panel looked into the reason for the low water pressure that had made it difficult for fire trucks to get enough water to prop their hoses and stop the fire.

This was one of the four issues the investigation aimed to resolve, according to Mayor Oscar Rodriguez in an earlier statement.

The others were the cause of the fire at Popong's Suerte Mart, the liability of the owners Tony and Marichu Choi and the liability of former city officials who issued permits to operate and renovate the building.

Chief Insp. Mario Racadio, city fire marshal, said the water district's ground hydrant across the supermarket on Consunji Street was "unserviceable" and "needed repair if not upgrade."

Supt. Emmanuel Arrozal, Pampanga fire marshal, said firemen drew water instead from the district's two overhead hydrants on B. Mendoza and Sto. Rosario Streets. The first is more than a kilometer from the supermarket while the second about 500 meters.

Racadio said 25 trucks from all over the province, from the San Miguel Corp. and the Dee Hwa Liong Foundation helped put out the fire.

The blaze, which broke out at 3:35 p.m., was contained after five hours. The charred remains of all the women were recovered at 3:50 a.m. on Sunday.

Jorge Gumba, CSFWD general manager, assailed the BFP for passing the blame to his office.

Citing the reports of pump operators who joined the rescue work, Gumba said firemen failed to tap into the ground hydrant because their hoses had no adaptors.

These adaptors are steel pipes fitted to the edge of hoses to connect these to the mouth of the hydrants. The firemen's term for this tool is "reducer."

"They have always been dependent on our overhead hydrants. That has always been their practice. When they could have used the ground hydrant because it is the nearest source of water, they did not. That caused the delay in their response," Gumba said.

As for the overhead hydrants, he said these supplied 310,000 liters of water to 62 trucks.

"Our activity reports showed that our pump operators reduced the supply to our concessionaires and redirected the bulk to the ground hydrants on Consunji Street," Gumba said. The city has 102 fire hydrants, he said.

Instead of blaming the CSFWD, he said the BFP should be honest enough to admit limitations in equipment, tools and firefighting skills.

Racadio admitted these in past interviews but these, he said, had "not stopped us from doing our work even to the (extent of) risking our lives." *Tonette Orejas, PDI Central Luzon Desk*

Robinsons Supermarket

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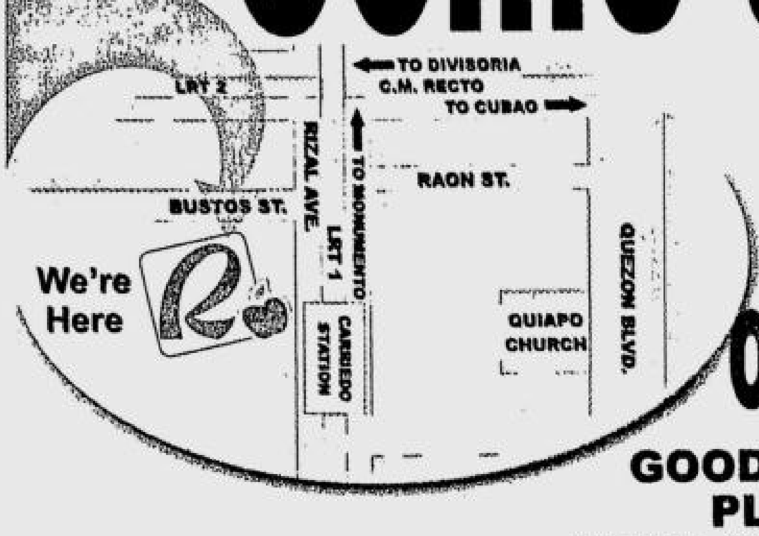

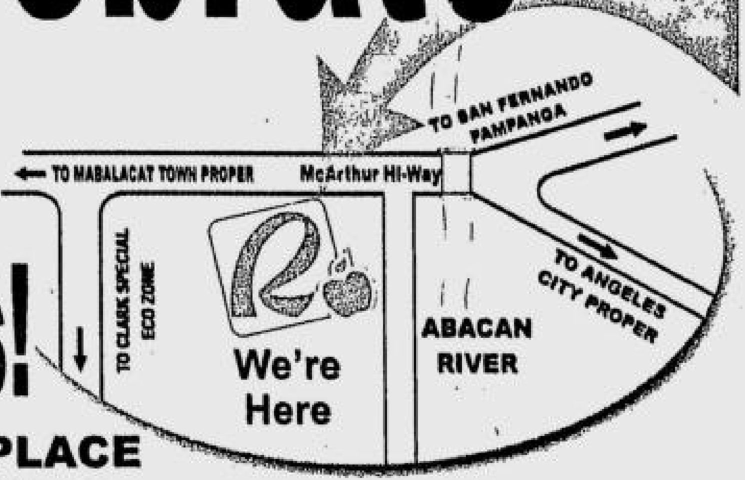

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Product	Description	Price
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Argentina	Corned Beef (175g) with 555 Sardines in Tomato Sauce (155g) Budget Pack (FREE)	P 74.85
Maling	Luncheon Meat Plain 340g Budget pack (FREE)	P 98.25
Century Tuna	Flakes in Oil (180g) with Argentina Corned Beef (175g)Budget Pack (FREE)	P 121.25
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BUY 1 TAKE1	Ovaltine RTD (250ml)	P 15.50 only
BUY 1 TAKE 1	Alaska VHT Choco (250ml)	P 12.50 only
BUY 1 TAKE 1	Angel Evaporada (410ml)	P 20.50
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Per DTI-NCR Permit No. 4566 Series of 2004

Crazy Sale in Good Earth Plaza, Avenida

Promo Period: Oct. 8 - 31, 2004

Product	Description	Price
Hermano	Refined Sugar 1kg. 2kg. at P50/pk.	P 25.50/Pk
Pampers	Comfort Eco Large 20s	P 164.75
Ariel	Sulit Pack (48g) 6s	P 41.75
Sunsilk	Clean & Silky(11m) 6s	P 16.20
Surfbar	with Fabric Conditioner (440g)	P 16.75/Each
Raiza	Sinandomeng Rice (5kg) 10kg - P219/pk	P 112.00/Pk
BUY 1 TAKE1 **Tiffany**	Hopia Hapon Mongo/ Red Mongo /Ube (Oct. 8-14)	P 16.50/Pack
Red Onion	with Free Imported Garlic (500kg) (Oct. 8-14)	P 38.00/kg
Native Tomato	(Oct. 8-14)	P 15.00/kg
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Per DTI-NCR Permit No. A1-637 Series of 2004

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Promo Period: October 1-14, 2004

Product	Description	Price
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Purefoods	TJ Regular (Hotdog)1kg	P142.90/Pack
Monterey	Crispy Pata	P130.00/kg
Daily Quezo	Filled Cheese (200g)	P 21.75 each
Dari Creme	Buttermilk (225g)	P 22.75 each
Argentina	Spicy Sisig (150g)	P 24.50 each
Century Tuna	Hot & Spicy (180g)	P 22.95 each
Purefoods	Chunkee Corned Beef (190g)	P 23.95 each
Purefoods	Vienna Sausage (480g)	P 24.75 each
Purefoods	Luncheon Meat(190g)	P37.15 each
Viva	Mineral Water (1000ml)	P 13.25 each
Coca-Cola	In Can (330ml)	P 12.75 each
San Mig	Strong Ice in Can (330ml)	P 19.25 each
Red Horse	In Can (330ml)	P 17.95 each
Alfonso 1	Brandy 1L	P215.50 each

Per DTI-NCR Permit No. 4840 Series of 2004

Enrile says court erred on tax refund for Lucio Tan

From page A1

ENRILE: Court ruling a big mistake PDI PHOTO

LUCIO TAN: Another case of the rich getting richer. PDI PHOTO

Republic Act No. 8240 mandated the 12-percent increase in excise taxes on cigarettes packed by machine by Jan. 1, 2000, after a shift from ad valorem (computed as a percentage of the price) to specific tax (a fixed amount per unit of the product).

Fortune Tobacco said that the 12-percent increase in the tax rate should have been pegged at the new rate of P5.95 per pack instead of the old rate of P6.96.

Because it had been paying taxes using the P6.96-per-pack rate, Fortune Tobacco said it should be refunded P1.036 billion, which covers the amount of its "excess" payments.

Malacañang acknowledged that the CA decision was a "setback" to the government but it was optimistic that it would not deter the Bureau of Internal Revenue from going after tax evaders.

"We respect the decision of the court but the BIR is reviewing its legal options. The drive against tax cheats and evaders will continue without let-up," Press Secretary Ignacio Bunye said in a statement.

Motion for reconsideration

BIR Commissioner Guillermo Parayno said the bureau would file a motion for reconsideration if it was still possible. If not, Parayno said the government would elevate the case to the Supreme Court.

Parayno remained optimistic that the BIR would win the case. "The CA decision is a fresh opportunity to manage the handling of the case better," he said.

The BIR chief said the government probably lost because the case was not handled properly.

Parayno said the case was already up for resolution by the CA when he took office in late 2002, more than a year after the case was filed in 2001 in the Court of Tax Appeal (which Fortune also won).

"This case started in 2001 when the tax rates for cigarettes were increased by 12 percent," Parayno said.

He noted that the BIR insisted that tobacco and alcohol drink makers should not pay taxes lower than what they were paying before the taxes were shifted from ad valorem to specific tax.

"It was the intention of the law to collect more and not less taxes from cigarettes through indexation in 2001," said Parayno, who is lobbying for the indexation of the so-called sin taxes in Congress.

He said the CA decision underscored the flaw in the current tax system on cigarettes.

Interpretation of law

BIR Deputy Commissioner Kim Henares, head of the revenue agency's large taxpayers unit, said the government could not be forced to give a refund to Fortune Tobacco because the law states that in case there was a change in the system of taxation, a taxpayer cannot pay taxes using the new rate if it is lower than the previous one.

Under the old system, Fortune Tobacco cigarettes were imposed a tax equivalent to P6.96 per pack. With the shift to the specific system of taxation, Fortune Tobacco claimed its cigarettes should fall within the P5.95 per pack tax bracket as stated in the Tax Code.

But the BIR said that taxpayers would have to pay taxes using the new rate if the rate was equal to or higher than the previous one. In the case of Fortune Tobacco, Henares said that while the price of its cigarettes could fall within the tax bracket of P5.95 per pack, the company could not pay taxes using the lower tax rate.

Legal not factual issue

"This is more of a legal issue rather than a factual issue. It's a question of how to interpret the law," she said.

The BIR will use the same argument that taxpayers cannot have their previous tax rates lowered despite a shift in the system of taxation when it brings the case to the Supreme Court, according to Henares.

Fortune Tobacco said that even after the implementation of the specific tax system, it was paying taxes based on the old rate, and it should therefore be refunded its "excess" tax payments.

Tax evasion task force

The BIR, which is now ironically being asked to pay back Tan's company, has a P25-billion tax evasion case against him.

Justice Secretary Raul Gonzalez yesterday suggested that Tan settle the tax evasion case with the government after he won the tax refund case.

Gonzalez made the suggestion as he disclosed that the department was reviewing six tax evasion cases worth more than P5 billion.

He also disclosed that he had revived a task force on tax evasion tasked with handling the cases.

Compromise

Gonzalez said that Tan could follow the example of several tax cheats, who had informed the BIR that they were ready to compromise after realizing that they were going to be charged criminally in court.

"Why not? As long as the government is not taken for a ride in any compromise agreement," Gonzalez said.

"We must protect the interest of the government. The government should receive what is allowed by law," he added.

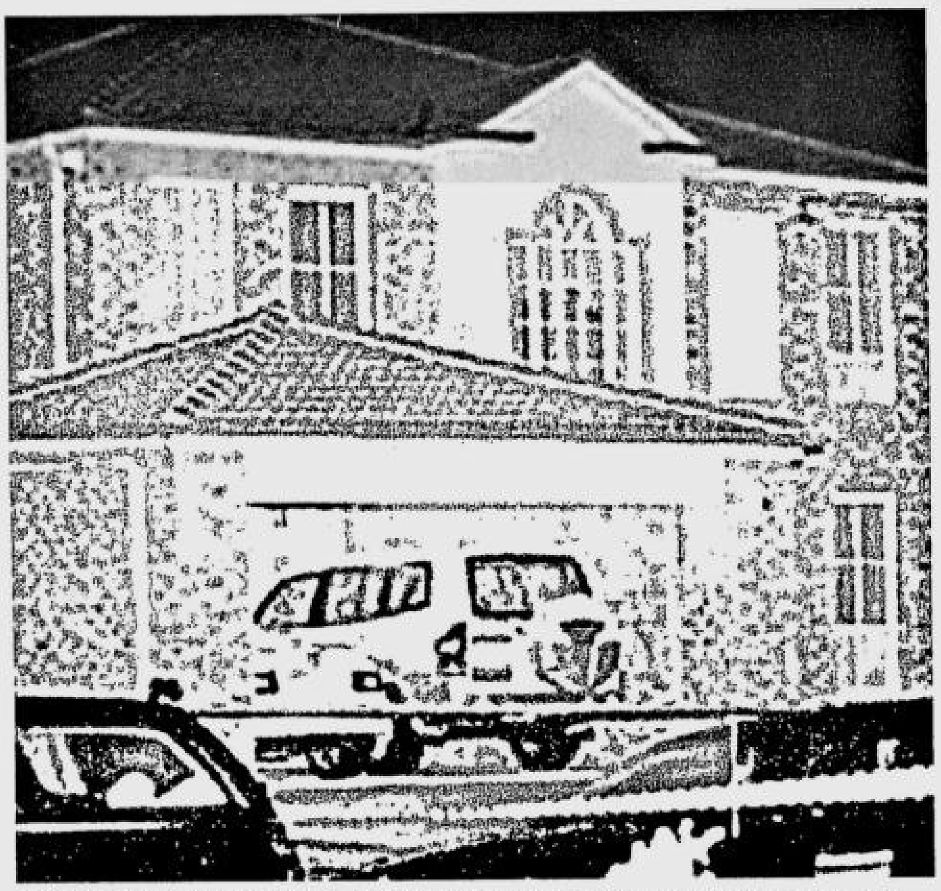
Gonzalez said that while Tan's tax liability had reached P25 billion due to interest, he could still settle his case with the government.

Tax evasion, avoidance

"There's a difference between tax evasion and tax avoidance. Tax evasion is illegal since it is clearly intentional while tax avoidance is not," Gonzalez said.

The BIR slapped Fortune Tobacco with the tax evasion case in 1993 after it allegedly failed to pay ad valorem, income and value-added taxes for 1990, 1991 and 1992.

The Supreme Court remanded the nine counts of tax evasion to the Marikina Metropolitan Trial Court on July 13 after it reversed the rulings of the Court of Appeals and the Marikina Regional Trial Court, which both affirmed the MeTC decision on March 1999 to dismiss the charges. *With a report from Gil Cabacungan Jr.*



THE GONZALES residence was sold to a Taiwanese couple who were not told a family was massacred there.

Sef's home 'a house of horrors'

From page A1

SEF GONZALES

now considered one of the city's grisliest crimes ever.

Gill moved to snap up the house following widespread media coverage of Ellen Lin and Derek Kwok saying they could not move in—even though they risked losing their deposit—because the murder victims' ghosts might still be in the house.

The Buddhist couple said they discovered the truth only when Gonzales was sentenced last month to three life terms in prison.

Gill said his plan would have bailed out the couple who unwittingly bought the home for A$800,000 (US$576,000).

"I've spoken to the agent. We have an offer on the table," he said earlier. But he admitted that his motive was far from humanitarian. "I want to make some money out of the property."

The plan was to charge A$2 (US$1.45) per entry.

Jack the Ripper

House of horror attractions are nothing new to the Briton, who said he once lived next door to the home of Jack the Ripper, itself a tourist draw in Britain.

However, prior to Weatherly's announcement, Gill was already prepared for opposition, especially from the neighbors who, he said, might find his plan in poor taste.

"It must be a horrible idea," he said. "But I've already got something like 2,500 people who've told me they would queue to go into the house. At the end of the day, I think people want to see these things." *AFP*

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2 more generals probed

From page A1

comes of public interest there."

But Robles, a member of the Feliciano Commission that looked into the root causes of the failed mutiny in Makati last year, commended the military and defense establishments for their efforts to address the problem of corruption.

"They are serious in addressing this problem in the long term. I am impressed by their efforts," he said.

The commission had recommended, among other things, that the AFP get rid of corruption to prevent any more military adventures by junior officers.

On Wednesday, Robles disclosed that a now retired general had raked in as much as P50 million a year when he was on active duty.

But Maj. Gen. Edilberto Adan, AFP deputy chief of staff and spokesperson, would not comment on Robles' claims.

"We are not aware of those cases. I guess he is referring to cases in the Ombudsman," Adan said yesterday at a press conference.

The AFP started an investigation after receiving information that one of Garcia's sons was held at the San Francisco airport carrying $100,000. But the probe stalled, allegedly because of lack of evidence.

In an affidavit, Garcia's wife, Clarita, admitted that her husband "receive[d] travel money and expenses in excess of thousands of dollars" as AFP comptroller.

The case was revived when the Ombudsman sought information on Garcia from the military. The Ombudsman subsequently charged Garcia with dishonesty, gross misconduct and conduct prejudicial to the interest of the service for discrepancies in his statement of assets, liabilities and net worth, and recommended his suspension.

Step down

Sen. Juan Ponce Enrile called on the military brass led by Gen. Narciso Abaya to step down in the wake of the corruption charges against Garcia. He also urged President Macapagal-Arroyo to form an independent commission to look into corruption in the military.

He said the commission should be made up of legislators and civilians of "probity."

The senator, who once served as defense minister, likewise urged Defense Secretary Avelino Cruz to "show his mettle" and not only initiate court-martial proceedings against Garcia but also demand the latter's "confinement to quarters."

"I ask that the chief of staff, including all members of the general staff, resign and give the President full opportunity to clean up the AFP. Honor demands that they quit their jobs, not later but today," Enrile said at a press conference.

He said the government should investigate Garcia's case: "If it [does not], I'm sorry to say the rank and file will be terribly disappointed."

Not leaving

After attending a hearing conducted by the Senate committee on national defense, Vice Adm. Ariston de los Reyes, AFP vice chief of staff, told reporters that he spoke with Garcia only last Sunday.

"He informed us that he was preparing his reply or counteraffidavit for the investigation being conducted by the Ombudsman," De los Reyes said. "He assured me that he was in the country... [and] that he was not leaving."

Asked why Garcia had not been detained, De los Reyes said the military did not need to detain the general just because he was under preventive suspension.

"It was important that he be relieved of his assignment," De los Reyes added.

Asked about the case of Garcia's former budget officer Lt. Col. George Rabusa, who likewise reportedly had unexplained wealth, De los Reyes said: "He will be investigated based on the evidence presented against him."

A complaint was filed in 2002 against Rabusa, who reportedly had a P50-million fortune in real estate, vehicles and cash deposits.

Garcia and Rabusa graduated from the Philippine Military Academy in 1971 and 1981, respectively.

At the committee hearing on the promotion system in the AFP, committee chair Sen. Rodolfo Biazon asked De los Reyes about the status of Garcia's case.

De los Reyes said the AFP was still studying whether court-martial proceedings would be initiated.

Biazon said the military should expedite the resolution of Garcia's case to prevent "some elements [from using] this incident to trigger destabilization acts."

Nowhere man

Like Garcia, Rabusa could not be found.

A colonel based in Fort Bonifacio told the INQUIRER that Rabusa's wife, Debbie, and their three children had left for the United States in July.

The trip was kept "hush-hush" from even the couple's close friends, according to a neighbor of the Rabusas at the Philippine Army Officers Village.

Rabusa himself did not respond to calls or text messages to his mobile phone.

A staff member of the AFP Central Command in Cebu said Rabusa, who is chief of operations of the Cencom, had not returned to his office since attending a conference in Camp Aguinaldo last week.

"We don't know when he is coming back," the staff member said.

Close to Angelo Reyes

Lt. Col. Danilo Lucero, AFP public information officer, said he was not aware of Rabusa's presence in Camp Aguinaldo.

Lucero said Rabusa might have decided to relocate his family "in anticipation of a revival of the graft case" filed in the Ombudsman in connection with his alleged P50-million fortune.

Rumors of Rabusa's alleged unexplained wealth had circulated in military circles since 2000, when he assumed the post of chief of the budget division of the AFP Office of Comptrollership (J6).

Rabusa and three other officers were dubbed the "Rolex Boys." They were allegedly "very close" to Gen. Angelo Reyes, then the AFP chief of staff and later defense secretary.

If evidence warrants

The military can reopen the graft case against Rabusa if additional evidence is found, Adan said.

He said that based on an agreement, the AFP Office of Ethical Standards and Public Accountability and the Deputy Ombudsman for the military were cooperating with law enforcement agencies in going after Rabusa and other officials suspected of graft.

"It takes time to gather [more evidence]," Adan said. "If the evidence warrants, the case can be reopened by the military."

Adan also said the Ombudsman committee investigating Rabusa recommended the dropping and closing of the case in February 2003, after the colonel and his wife presented documents to justify their assets.

"As a result, the Ombudsman investigating body declared that the complaint be considered closed and terminated for lack or falsity of evidence and—this is the important thing—without prejudice to its reopening should evidence so warrant," Adan said.

With a report from Fe Zamora

Philippines

PRESIDENT ARROYO reviews the troops after arriving in Vietnam where she is expected to forge stronger economic, political and cultural ties with EU member nations and Asian countries. With her is the Vietnamese Ambassador to the Philippines Dinh Tich. JERRY CARUAL/PCPO MALACAÑANG

GMA warns military: No cover-up in graft cases

By Juliet Labog-Javellana

WARNING to the military from President Macapagal-Arroyo: Don't cover up the cases of corruption.

"[Her] instructions to the military command have been clearly stated: no whitewash, no cover-up," Press Secretary Ignacio Bunye said in a statement issued before the President left for a three-day working visit to Vietnam yesterday morning.

Bunye said the Armed Forces now had the opportunity to "cleanse the uniform of the taint brought about by allegations of corruption.

"Public support for the military largely depends on its transparency and professionalism in dealing with cases against its top officers," he said.

But even as the President warned against a cover-up, Rex Robles, a member of the Feliciano Commission that investigated last year's failed mutiny, revealed that three Cabinet-level officials had also taken substantial amounts of money overseas. *(See banner story.)*

Executive Secretary Eduardo Ermita, who once held the defense portfolio, initially said he had no knowledge of the matter.

But when told of Robles' revelation, Ermita said: "Why, now that they brought it up, of course I will see what I can do. I can only do so much. Capt. Rex Robles is my friend, so I will talk to him."

According to Bunye, the President told the AFP to be decisive in prosecuting the corrupt generals.

Bunye quoted her as saying that the military should not give soldiers another excuse to launch an uprising.

Air Force general grounded for falsifying birthday

From page A1

res should have retired on March 30, 2002, upon reaching the mandatory retirement age of 56.

Gen. Narciso Abaya, the AFP chief of staff, formed a fact-finding committee to look into Flores' case.

The committee headed by Maj. Gen. Raul Relano was able to establish from Flores' baptismal certificate and PMA cadet information sheet that he had been born in 1946.

Strangely, the PMA Alumni Register of 2004 indicated that he was born on March 30, 1947.

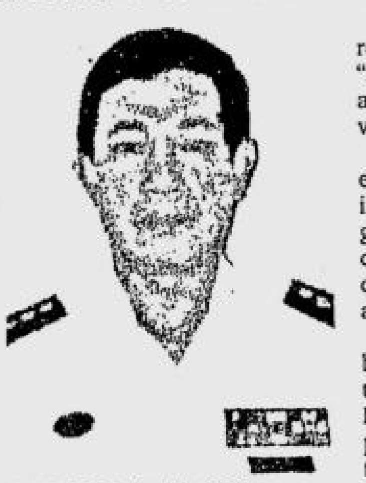
The committee also discovered that Flores had a younger brother whose birthday was listed as April 18, 1949, or roughly a month after Flores' claimed birthday.

Adan said that since 1973, Flores had been claiming 1949 as the year he was born.

Stripped of star rank

The investigating committee has recommended the filing of charges against Flores in a court-martial, before the AFP Efficiency and Separation Board, and in the Ombudsman, Adan said.

It also recommended that Flores be stripped of his star rank, "since his promotion to star rank after March 30, 2002, is no longer valid."



FLORES: Retired in 2002

The AFP's Judge Advocate General, which tries military personnel in administrative cases, also suggested that a suit be filed in a civil court so that the government could collect the salaries Flores received after March 30, 2002.

A formal investigation headed by the office of Galzote—incidentally Flores' classmate at the PMA—is ongoing "to satisfy due process," Adan said. He added that Flores' application for retirement had been put on hold to maintain the military's jurisdiction over his case.

"It was unearthed that some military personnel could have misdeclared birth dates in order to extend their active military service beyond their compulsory retirement dates. These actions, if true, would prejudice the career or promotion of other officers and men and constitute grave misconduct at the least," Adan said.

Relief not the penalty

With the investigation of the AFP Inspector General still ongoing, Adan could not say when Flores would actually retire or what punishment would be meted out to him.

"He has been relieved. And relief only results in his removal from office so that the investigation will be facilitated and so that he cannot influence the witnesses," Adan said. "But that is not the penalty. That will come after the findings [of the Inspector General] are released."

Adan said that Galzote should be allowed to do his job and that no "negative meaning" should be ascribed to his being a former classmate of Flores'.

He said Galzote already had "initial findings" on the case.

Abolish Congress for 3 yrs, save ₱67B, says GMA lawyer

From page A1

ed before, of course, but not in such great detail.

Yesterday, President Macapagal-Arroyo's election lawyer proposed that the country go "Congress-less" for three years—from 2007 to 2010—to save at least P67.7 billion that could help the country squeeze itself out of financial difficulties.

In a statement sent to the INQUIRER, lawyer Romulo Macalintal noted that there hasn't been a shortage of suggested solutions, "but nothing seems to attract attention and implementation."

Macalintal proposed the "radical" step of amending the Constitution so that the election of new members of Congress and 12 senators in 2007 would not be held as scheduled.

Savings from this, as well as from the P22.5 billion yearly that it takes to operate both chambers, would benefit "the entire Filipino people," the lawyer said.

Off hand, he pointed out two positive results: The food coupons program meant to address the problem of hunger need not be considered anymore; and "we will have a moratorium for three years on highly partisan and politically motivated debates in Congress which are not helping the country at all."

Transition period

Macalintal clarified that he was proposing the scrapping of elections in 2007 that would replace the 250 representatives and 12 senators whose terms would expire that year, although an election would still be held for governors, vice governors, board members, mayors, vice mayors and councilors.

"In other words," the lawyer said, "during the transition period from 2007 to 2010 ... we will practically have a Congress-less government."

Macalintal represented Ms Arroyo and Vice President Noli de Castro in the congressional canvass of the May elections. Currently, he is representing her in the electoral protest filed by losing candidates Fernando Poe Jr. and Loren Legarda.

He said that during the three-year transition, Ms Arroyo and De Castro would continue to exercise executive powers, and the legislative powers would be performed by the 12 senators elected in May and whose terms expire in 2010, "with the help of the local elective officials."

Macalintal said these 12 lawmakers—administration Senators Mar Roxas, Ramon "Bong" Revilla Jr., Richard Gordon, Pia Cayetano, Miriam Defensor-Santiago, Lito Lapid, Rodolfo Biazon; and oppositionists Aquilino Pimentel Jr., Jamby Madrigal, Alfredo Lim, Juan Ponce Enrile and Jinggoy Estrada—would review existing laws to repeal those that are obsolete, and prepare measures for consideration later by the ... unicameral legislature.

Oh, yes, another of his proposed Charter amendments is one that calls for a shift to a "semi-parliamentary" government with a unicameral legislature, where the President and the Vice President would still be elected at large.

Constitutional commission

Macalintal said the amendments could be undertaken by a constitutional commission, whose members should be appointed by the President to avoid the huge expense that electing them would entail.

He said the present Congress could lay down the rules for the Constitutional Commission. But would they?

Spirit of sacrifice

Asked how he thought the affected lawmakers would feel about his proposal as a whole, Macalintal said it would be a test of their "spirit of sacrifice." Besides, he said, they could run for local positions in the meantime. And in turn, this could be a "good preparation" for the congressional election of 2010.

What's three years?

All his proposed amendments should have a transitory provision that the changes would take effect in 2010, after Ms Arroyo's new six-year term, the lawyer said.

No role

Among these changes is a condition that no person who has served as president for more than four years should be qualified to run for the same position.

Macalintal said he did not consult the President about his proposal and could not tell if she was agreeable, or even receptive, to it.

"I have no role in her governance," he said.

One of Cervantes triplets dies; 2 siblings critical

By Tarra V. Quismundo

SEVEN days after struggling through an untimely birth, one of the Cervantes triplets gave up the fight and died yesterday.

Doctors said Baby Jovelyn's ventricles or brain nerves had burst, leading to bleeding in the brain, and could have caused her death.

Jovelyn, died around 5 p.m. Wednesday at the Neonatal Intensive Care Unit (NICU) of the Dr. Jose Fabella Memorial Hospital in Sta. Cruz, Manila.

The two surviving babies of Jocelyn and Jose Cervantes are in critical condition at NICU, breathing with the help of a ventilator as they were born with underdeveloped lungs.

"Jovelyn was supposed to be weaned from the ventilator. Suddenly, there was bleeding in her head.

"She died despite efforts of doctors to revive her," said Dr. Ruben Flores, hospital director.

Doctors said intraventricular hemorrhage could have caused her death.

Flores said the baby also died from complications arising from her premature birth.

"The triplets had been been in a delicate condition to begin with, as they were born premature.

"There is a low rate of survival for triplets here," Flores added.

At the state-run hospital that provides maternal medical services at subsidized costs, only around five to six sets of triplets survive in every 10 multiple births, said Flores.

Triplet births occur once in every two to three years at Fabella, where between 100 to 150 babies are born every day.

In a medical brief, Dr. Mary Anne Ilao, attending neonatologist, said Jovelyn also suffered from patent ductus arteriosus, a condition where two arteries in the heart are conjoined, while these are supposed to pump blood separately.

Jocelyn, who had given birth on Sept. 30 by cesarean section, was still recovering at the Maternal High Risk and Kangaroo Mother Care Unit, and could not be interviewed.

Jovelyn was the heaviest of the three, weighing around 3.1 pounds.

Joshua Jay, now the more stable of two surviving babies, was the lightest at 2.4 pounds, while Jonalyn weighed 2.9 pounds.

The two are continuously treated with antibiotics, and given blood transfusions from time to time as they were found to be anemic.

Although Joshua Jay is in a more stable condition than Jonalyn, he experiences "apneic spells," moments when he suddenly stops breathing.

Jonalyn, on the other hand, experienced bleeding in the nostrils, caused by the administration of respiration-aiding surfuctant when she was just a day old.

The babies are under the tight watch of Fabella neonatologists.

Valenzuela lays claim to black herons

By Edson Tandoc Jr.

MOVE over Davao eagles.

Here now are the Valenzuela City black-crowned night herons.

The Valenzuela City council has declared the migratory birds as "flagship species of the city" nearly two months after hundreds of herons were discovered thriving in a swampy area in Barangay Malanday.

With this declaration, residents will be more aware of the need to protect the herons, Councilor Ritchie Cuadra, author of the ordinance, told the INQUIRER yesterday.

Under the Wildlife Conservation and Protection Act (Republic Act 9147), local government units can adopt flagship species to serve as "emblems of conservation."

So residents should not be surprised if they would soon start seeing city government posters carrying pictures of the herons, or the herons being integrated in some city government programs.

Black-crowned night herons—also called nycticorax—are migratory birds usually found in coastal areas in several countries.

As migratory birds, the herons are not endemic to the country.

Parents charge janitor

By Leila B. Salaverria

AFTER an initial reluctance, the parents of the seven young students held hostage by a dismissed janitor inside the St. Stephen's High School in Manila have filed charges before the Manila Prosecutors Office against the suspect Wednesday night.

Police convinced the parents to file serious illegal detention charges against Moises Radan, 33, whom authorities said could be imitated by other disgruntled employees if left unpunished.

It's not okay

"If we do not file charges against Radan, people might think that it's okay to do these things. What if all dismissed janitors took students hostage?" Supt. Arturo Paglinawan of the Western Police District's General Assignment Section told the INQUIRER.

Paglinawan said that though the hostage taking incident took place on Monday, it was only on Wednesday afternoon that the parents were convinced to sign affidavits for the filing of the complaint.

He said the parents were reluctant to pursue charges out of pity for Radan, but police managed to change their minds so as not to send the wrong signal to the public.

Maynilad clients to pay more soon

By Christine Gaylican

CUSTOMERS of Maynilad Water Services Inc. will soon pay an additional P7 per cubic meter by November, which is the next step as the company goes into rehabilitation mode.

According to the rehabilitation plan submitted to the Manila Regional Trial Court Branch 90, Maynilad needs the new tariff rates to increase the company's financial viability and regain the trust of its investors.

Maynilad's Rehabilitation Plan indicates that the water firm may ask for P26.98 per cubic meter from the current P19.92 it charges its more than a million customers in Manila's west zone.

All inclusive

These charges include the basic, currency adjustment, environment and sewerage charges.

"This will ensure the cash flow of the company but as to when this will be applied would depend on the review to be conducted by the MWSS Regulatory Office," said a top official of Maynilad in an interview yesterday.

The impending tariff rate adjustment is based on the rate rebasing assumptions done two years ago.

Part of the fiscal projections indicated in the rehabilitation plan are the tariff rates for the next 18 years.

Due to the ballooning budget deficit, the government has changed its plan for a debt-for-equity swap arrangement for Maynilad Water Services Inc. and is now demanding that payments of some P15 billion be made in the next six years.

Performance bond

In the new rehabilitation plan filed before the court yesterday, the performance bond worth $120 million will now have to be paid to the Metropolitan Waterworks and Sewerage System.

"We have just taken into consideration the Supreme Court ruling and in the new rehabilitation plan agreed upon by MWSS and the Department of Finance and the shareholders of Maynilad, there would now be a full payment to MWSS of all liabilities in the next six years," said former Justice Undersecretary Manuel Teehankee in an interview.

He added that other than the $120 million or P6.7 billion that could be obtained through the bond, some P9 billion would be paid to the government.

'Balik probinsya' plan for rail folk

By Edson C. Tandoc Jr.

WITH no definite relocation site in sight, the National Housing Authority is now offering a "balik-probinsiya" program to Malabon City residents about to be displaced by the long-delayed Northrail Project.

Under the setup, each family would be given P50,000 as "disturbance compensation," but will not be given space in a relocation site.

This option was considered during a meeting with Vice President and Housing and Urban Development Coordinating Council Chair Noli De Castro last week, NHA officer-in-charge Jopet Sison said.

With only a month left before the scheduled demolition, 4,000 affected residents and the government have not yet agreed on a relocation site. But the recent proposal still does not sit well with some residents.

"That (balik-probinsiya) does not solve the problem. It does not guarantee that some illegal settlers will not go back after the demolition," community leader Clarita Eneria said.

Her group had been opposing the proposed relocation site in Barangay Panghulo in Malabon City that is still under water and needs a lot of improvement. The group had earlier agreed to be relocated in Barangay Bignay, Valenzuela City.

C. Ruiz; 85

CARLOS "Charlie" Perey Ruiz of Riverside, California, and Mandaluyong City, died on Oct. 6, after a lingering illness. He was 85.

He is survived by his wife, Epifania. His children are Carlo, Romy and Imelda, Marilou and Tony Valdes, Titong (deceased) and Sonia, Jimmy and Sarah, Carol and Ted Schultz, Carmen and Abner Panaga, Rose and Bong Lucena, and Ding.

His only surviving sister, Juanita R. Mata, his family, children, grandchildren, great grandchildren, relatives and friends request readers to pray for the eternal repose of Carlos' soul.

His body lies in state at the Acheson & Graham Garden of Prayer Mortuary in Riverside, California.

Interment will be announced later.

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No bribe try, says Pasay exec

By Nancy C. Carvajal

A PASAY City Hall official who allegedly tried to bribe a police officer in exchange for dropping charges against the principal suspect in the killing of journalist Jose Villanueva has denied the accusations. Capones is facing robbery with homicide charges in connection with the killing.

A member of the Capones family had also named Julita Cayanan, city budget officer, as the one who had been helping them in the case. Though she denied the charge, she admitted Nita Capones, Rommel's mother, is her "kumare." "But I don't know anything about their activities," she told the INQUIRER.

The bribery attempt allegedly took place inside the Pasay City police station at 2 a.m last Sunday.

She also said that being a long time employee of City Hall, people seek her help about different matters, and this could have been misinterpreted.

Cayanan cited as example the time when Nita asked her help in talking to the father of a 14-year-old boy reportedly killed by Capones in 2002. "She asked me if I could arrange a meeting between the two of them," she said. Capones was later arrested by the Pasay police in Samar, but the case ended in an amicable settlement, she said.

"I only made the arrangements, but the settlement was done in the prosecutor's presence," she said. Cayanan refused to give the prosecutor's name.

In a separate interview, Mayor Wenceslao Trinidad confirmed that a former member of his staff, the father of the slain boy, received money from the Capones family. The mayor said he was angry about the settlement. " I spent my own money to track down and arrest Rommel Capones," Trinidad added.

The mayor also denied having any knowledge on the allegations against his budget officer.

Police, jeepney drivers' village rises in Antipolo

By Ruth L. Navarra

POLICE and jeepney drivers may soon find one another living together in a community being sponsored by new oil player Flying V in Pinugay, Antipolo City.

Flying V president Ramon Villavicencio said they originally planned 128 housing units for jeepney drivers and their family.

However, Deputy Director General Reynaldo Velasco requested that policemen be included as project beneficiaries.

Flying V agreed and allotted 50 units for a police village adjacent to the jeepney village.

The oil company will also distribute new jeepney units to driver-beneficiaries who could own the units through the "boundary-hulog" scheme.

Project beneficiaries will be determined by transport groups and police officials.

They will each be given a 50-sq-m duplex unit.

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Editor Teddyvic S. Melendres

SPORTS TV

Compiled by L. Mangulat

TENNIS: AIG Japan Open; 8 a.m. (r- 8 a.m.); Star Sports—Quarterfinal action goes underway in Tokyo.

2004 Davis Cup Semifinals; 10 p.m.; Sports Plus—Relive the semifinals of this inter-nation team tournament.

BASEBALL: MLB Division Series; 8 a.m. (r-1 p.m., 5 p.m. and 9:30 p.m.) and tomorrow at 4 a.m.; ESPN—The race for the World Series continues.

Schedules subject to change without prior notice.

PHILIPPINE CUP

Meneses gets going; Pals eye No. 2

GAMES TODAY (*Makati Coliseum*)
4:30 p.m.—Red Bull vs FedEx
7:20 p.m.—Talk 'N Text vs Alaska

By Musong R. Castillo

THE SCENARIO has almost always repeated itself for Vergel Meneses.

In the twilight of a storied career, the "Aerial Voyager" finds himself playing a former team once again, this time, trying to lead Red Bull to a winning debut in the Gran Matador PBA Philippine Cup against FedEx.

Gametime is set at 4:30 p.m. at the Makati Coliseum, and Meneses will be the focus of both the Red Bull offense and the FedEx defense even as Talk 'N Text shoots for a second straight win against Alaska at 7:20.

The winner of the Most Valuable Player award in 1995, Meneses is rounding out a career that started with Presto in 1992, declaring that this will be his last contract, one that will take him only until the end of next season.

Dealt to Red Bull for young banger Homer Se in the off-season, Meneses will see action for his sixth PBA team and will bring in an average of 15.9 points and three assists for the Express.

This will also mark the first time that Meneses will be playing again for Yeng Guiao, the heady, street-smart coach who won two of Swift's four titles, one with Meneses in the roster.

The presence of Meneses, a great slasher and reliable pop-up jump shooter, will open the lanes up for Red Bull's big men, and Guiao is expected to exploit this to the hilt.

Meanwhile, after a 93-89 decision of San Miguel in the inaugurals last Sunday, the Phone Pals take the court against the Aces, another debuting squad.

Over at the Zamboanga City Coliseum, the Beermen rebounded with a 79-73 victory over the debuting Sta. Lucia Realtors last night. Olsen Racela led the Beermen with 14 points, eight coming in the fourth quarter.

Quiñones heads RP MTB bets

By June M. Navarro

PUERTO PRINCESA CITY—Familiarity with the course and solid hometown support.

These are the ingredients vital to the success of the Philippine campaign in the 10th Asian Mountain Bike (MTB) Championships here.

Eusebio Quiñones, winner of the cross-country event in the 2003 Vietnam Southeast Asian Games, heads an 11-man RP contingent, which will vie for glory against 10 other countries in the cross-country and downhill competitions.

A Tour Pilipinas seasoned campaigner and mountain bike veteran, Quiñones will team up with Frederick Feliciano and Ruel Casaljay in the men's cross-country circuit, a five-round, 5.7-kilometer course dominated by Japan in the past.

"We know the course very well. All we need is the support of our *kababayans*," said RP team coach Jomel Lorenzo on the eve of the event sponsored by Air21, PSC, POC, Kontrol Sunglasses, PAL, Cargohaus, Dos-1, E-Konek, Mail&More , Agua de Laguna and the local government of Puerto Princesa.

Parabanne Mendoza, Michael Borja and Joey Barba will join hands in the men's 1.7-kilometer downhill course while junior riders Niño Surban and March Mc Quinn Aleonar were tapped for the boys' cross-country event.

Women riders Marites Bitbit and Mylene Hopeda are the country's hopes in the women cross-country while Athena Beltran will carry the flag in the women's downhill course.

The Nationals face the best mountain bikers in Asia led by Japan's Kenji Takeya, Shinobu Noguchi, Takanori Yamaguchi, Miho Kamoshita and Izumi Takahashi.

Takeya is the reigning Asian Games titlist in the cross-country, Noguchi the Asian cross champ last year in Amori, Japan and Yamaguchi, the 2001 Asian cross champ.

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Ilocos Sur Snipers	1	1
Lactovitale-Cebu	1	2
Quezon Coco Huskers	0	3

GAME TODAY

(Don Celestino Martinez Coliseum)

5 p.m.—Lactovitale-Cebu Province vs M. Lhuillier-Cebu City

LUCENA City—Harbour Centre-Pampanga scored a hard win on the road against the Quezon Coco Huskers, 74-68, in the First United Regional Basketball League (URBL) Conference Wednesday evening at the Quezon Convention Center.

Harbour Centre padded its 40-34 halftime lead to 61-47 at the end of the third period then survived a desperate rally by the Huskers in the closing minutes to secure their second victory in three games.

Alex Bognot paced Harbour Centre with 15 points, the last four quelling a rally that had brought the Huskers within 63-67 with a minute and 48 seconds left.

It was the third straight loss for the Huskers in the community-based league supported by Adidas and Lactovitale.

The Huskers' new recruit, Randy Alcantara, had a solid URBL debut with 18 points.

Action returns to Cebu today with the M. Lhuillier-Cebu City Jewelers staking their perfect 3-0 record against the unpredictable Lactovitale-Cebu Province Probiotics at the Don Celestino Martinez Coliseum in the town of Bogo. The game is set at 5 p.m.

The scores:

HARBOUR CENTRE 74—Bognot 15, Duyag 13, Yambao 13, A Garcia 13, Sierra 9, Bansil 4, R Mendoza 3, J Mendoza 2, Santos 2.

QUEZON 68—Alcantara 18, Booker 11, Sese 11, Ferrer 11, Rodriguez 6, Tenorio 4, San Diego 4, Lapera 2, Tierra 1.

Quarters: 20-18, 40-34, 61-47, 74-68.

PBL names Yu as new chairman

RAYMOND Yu, co-owner of Welcoat Paints, assumed the chairmanship of the Philippine Basketball League (PBL) during a board meeting Wednesday in Makati.

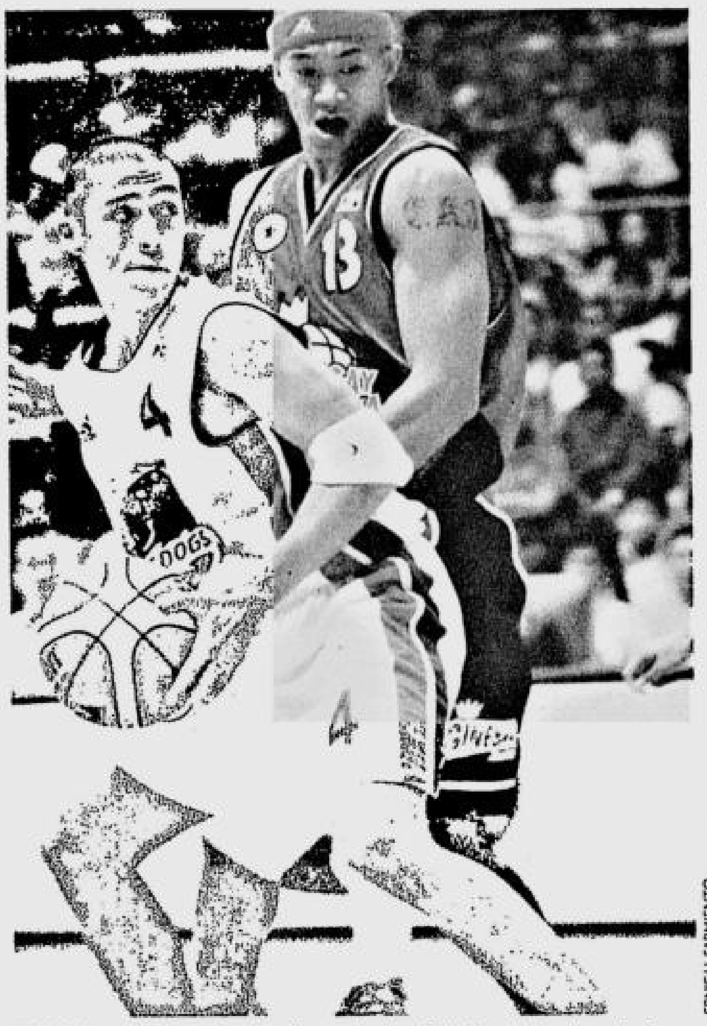
Yu, 38, took over the position vacated by Dioceldo Sy whose team, Blu Star Detergent, filed a leave of absence early this year and won't see action in the coming Open Championship.

Yu said he was elated and honored for the trust and confidence given him by the board to chair the league and vowed to work vigorously with Commissioner Chino Trinidad to steer the PBL to greater heights.

The amiable executive and his long-time buddy and team co-owner, Terry Que, have been in the league since 1996. Their partnership has produced five PBL titles in nine finals appearances for Welcoat.

"The league has proved its ability to assemble teams of talented players whose exciting play draws large number of fans and makes the PBL the institution that it is today," said Yu, who is confident of luring more big-name companies to the league.

"We hope to have 10 teams in the next conference and 12 teams in the 2005-06 season. More than ever, we believe that the PBL is the perfect place for companies not only to gain commercial exposure but also to participate in the fulfillment of the dreams of our young and talented players," added Yu.



ERNIE U. SARMIENTO

PAUL Artadi of Purefoods tries to shake off Jayjay Helterbrand of Ginebra during their match Wednesday won by the Hotdogs, 104-87.

RP cagebelles rip Naascu, post No. 3

THE PHILIPPINE Women's Team routed the National Athletic Association of Schools, Colleges and Universities (Naascu) selection, 113-15, Wednesday to grab the lead in the 2nd National Women's Invitational Championship at the Rizal Coliseum.

The victory was the national cagebelles' third straight in the event organized by the Basketball Association of the Philippines, showing the team's readiness to face off with the visiting Motor Star Motor Cycle team from Fujian, China, which is also unbeaten in two games.

The Chinese are poised to match the RP Women's Team's 3-0 record as they were playing winless Bulacan State U at presstime yesterday.

The top two teams of the tournament, backed by the Philippine Charity Sweepstakes Office, Bestank, Burlington, Baker's Fair, YKL Color, Absolute Distilled Water, Healthy Options, Fuji Films and Motor Star Motor Cycle, dispute the title at 4 p.m. today. The team with the best record after the single-round elimination will be crowned champion.

In the first game yesterday, Philippine Maritime Institute crushed the Naascu selection, 75-42.

Iloilo Warriors host Ozamiz Cotta today

ILOILO CITY—The Iloilo Warriors host the Ozamiz Cotta today as they start their best-of-three series for a Southern division finals slot in the NBC (National Basketball Conference) national championship at the University of San Agustin gym here.

The Ozamiz boys of Mayor Reynaldo Parojinog are slightly favored in the 6 p.m. contest despite losing twice to the Warriors in the eliminations.

Ozamiz won its last five games in the elimination round with leading MVP contender Egay Echavez averaging 20 points and six assists to finish No. 2 in the South division.

The Warriors, who had beaten Ozamiz, 92-80 and 86-82, will bank on scoring leader Carlos Sayon Jr. and Francis Sanz, the league's double-double leader with an average of 17 points and 10 rebounds per game.

The Warriors earned a shot at Ozamiz for the right to challenge Tribu Sugbu in the division finals by ousting the Cagayan de Oro Stars, 90-86, in the wildcard phase of the tourney sponsored by Panasonic, Spring Cooking Oil, PCSO, Sulpicio Lines, Coycesan Plaza Hotel, Shape-Up Fitness Center, Nature's Spring Mineral Water, Cebu Ferries, Air Philippines, Supercat, Skygo Motorcycles, Accel and Molten.

A plus factor for the Warriors of the Iloilo Basketball League led by businessman Robert Uy is the departure of Cotta starting center Marlon Basco, who was recalled by Ginebra San Miguel.

"*Malaking bagay si* Basco *sa kanila pero malakas pa rin sila*, man-for-man," said Iloilo coach Roel Deles.

The Warriors also hope to get big games from former Mapua star Steve Marucot, ex-FEU Tamaraw Rhagnee Sinco and St. Francis gunner Eduardo Allado Jr.

Echavez will be supported by ex-UE Warrior Jhayson Alminario, Arden Guiyab, Rollie Basilides, Melfred Sampilo, Chris Ferraren, Boyet Guerrero and Dennis Cabigkis.

SPORTSWATCH

Dacanay UAAP's top swimmer

ASIAN Games campaigner Luica Dacanay won seven golds to emerge Rookie of the Year and Most Valuable Player in the recent 67th UAAP swimming competition at the Rizal Memorial pool. Dacanay, a BS Family Life and Child Development freshman and coached by UP's Noel Rivera, carried the fight for the UP Maroons when she clocked 29.59 seconds in the 50-m butterfly to break her RP mark of 29.72 which she set in the 2000 MSN-Speedo tilt. She also posted UAAP records in the 200-m individual medley (2:26.58), 100-m butterfly (1:07.89), 200-m backstroke (2:32.52), 400-m IM (5:13.88), 200-m fly (2:27.58) and 100-m back (1:08.62). MVP honors also went to Benjie Uy (DLSU) in the men's division. *Senen Bravo*

1st Ayong Golf Cup at Eagle Ridge on

MORE than 300 participants are set to see action in the 1st Governor Ayong Golf Cup today at the Faldo and Norman courses of the Eagle Ridge Golf and Country Club in Gen. Trias, Cavite. Shotgun tee-off is at 8 a.m. A brand-new Mazda 3 1.6 is up for grabs for the hole-in-one in the 18-hole tourney held in honor of Cavite Gov. Ayong Maliksi. Major raffle prizes include scooters, mobile phones and major home appliances. Sponsors for this event are Oishi, San Miguel Corp., Eagle Ridge, Manila Jockey Club, Pagcor, RCBC Cavite Branches, Cavite group of Mayors, Globe Telecoms, Vacation Hotel, Microtel, Lagos del Sol and Golds Gym. Proceeds of this event will go to various health care programs of the governor for the indigents of Cavite. Interested players may call Eagle Ridge (046-4192835/38) for tee-time reservations. Look for Meriam and Abba.

MALIKSI

Arcilla leads Enervon tennis open

THE COUNTRY'S top tennis players led by Johnny Arcilla, Joseph Victorino and Adelo Abadia will see action in the P138,000 Enervon Men's Open Singles Tennis Championships on Oct. 13-24 at the Makati Sports Club. Qualifying round is on Oct. 11-12. Entry forms are available at the Philta office, Rizal Sports Club, Shaw Blvd., Pasig City and Makati Sports Club, Leviste St. Salcedo Village, Makati City. Entry fee is P300.

PCC 5-stag derby under way

THE RETURN match of big-time cockers and gamefowl breeders fires off at 7 p.m. today with the staging of another 5-stag derby at the air-conditioned Pasay City Cockpit. More than 60 fast-paced encounters will spice up the championship showdown, according to derby host Charles Uy of Isabela who is well-known for his entry Vertical Limit. Meanwhile, the Labanan sa Pasay 5-Stag Derby will be hosted by pit manager Eric dela Rosa on Oct. 15. Call 843-1890, 843-1746 and 816-6750.

RACING TIPS

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Race 2--1. Bullhorn 2. Dow Jones 3. Musikero 4. Smarty Joe
Race 3--1. Dennis D Menace 2. Eden's Quest 3. St. Emilion 4. Mika's Pride
Race 4--1. Sexiest 2. Baggirl 3. Wear the Fox Hat 4. Timber Eagle 5. Desert Fly 6. Sacred Hall
Race 5--1. Princess Ann 2. Ocean Cookie 3. Dynamic Jonjon 4. Sugar Ray 5. Strong Colony
Race 6--1. Lolita 2. Windlass 3. Earl Gray 4. Coromell
Race 7--1. Join the Saints 2. Noble House 3. You and Me 4. Lucky Fil 5. Victory Lap
Race 8--1. Money Man 2. Demolition Jack 3. Nitty Gritty 4. Sharp Drive 5. Silver Dollar
Race 9--1. Bullish Dream/Archer 2. Bullish View 3. Zarafun Mo 4. Blitzkrieg 5. Rose and Toy 6. Astimegoesby

Bugia ready for big-time basketball

By Dennis U. Eroa

UNLIKE others, Paolo Bugia isn't going to curse the world if he doesn't hit big-time basketball.

The 6-foot-6 Bugia, whose deadly perimeter shots and solid grasp of the game make him a future first rounder in next year's PBA draft, is a degree holder and is just one year short of earning his MBA from Ateneo's Graduate School of Business at Rockwell, Makati City.

"My education is always a fallback. I'll pursue my MBA even while playing in the pros," said Bugia in an exclusive interview.

Fresh from taking a break with Larry Fonacier at the Queen City of the South, Bugia admitted that losing to rival La Salle in the UAAP Final Four hurts, but he has learned to use the debacle as a learning experience.

"This year's UAAP taught me so many things. I'm also confident that my teammates will emerge stronger after what happened," said Bugia. He also declined to blame anybody for Ateneo's failure.

BUGIA

La Salle, the eventual champion, beat Ateneo thrice in four encounters in the 67th UAAP. The Eagles started with an immaculate 7-0 card, but soon faltered and eventually lost to the Archers in the semis in runaway fashion.

LA Tenorio and Bugia, however, made it to the elite mythical five, while JC Intal emerged as Most Improved Player.

Still, the Eagles, who sometimes played without fire in the second round, fell short.

But Bugia would rather look ahead as Ateneo, carrying the name Mobile Addict, campaigns in the coming PBL Conference on Oct. 23.

"We're getting ready for the PBL. I am adding strength to my game," said Bugia. While he hasn't received a technical foul in seven years of playing for the Hail Mary squad, Bugia's toughness can't be questioned.

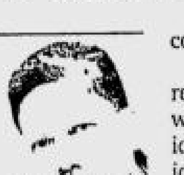
"I'm not a trash-talker, I show little emotion on court which is being perceived as weakness. That's OK. I'll just let my game do the talking," stressed Bugia.

Bugia added that he's using the PBL as springboard for a successful PBA career in which he'll join former Ateneo teammates Rich Alvarez (Shell), Wesley Gonzales (FedEx) and Enrico Villanueva (Red Bull).

"It will be exciting to play alongside my fellow Eagles. But I'm also ready to play against them," concluded Bugia.

What's MVP's move?

SPECTATOR



Al S. Mendoza

IF you still don't know who the country's permanent MVP in sports is, either you are a half-baked sports buff or you are on the wrong side of the sporting fence.

The MVP that every sports enthusiast knows is none other than Manny V. Pangilinan, the low-key tycoon who owns Talk 'N Text in the PBA. Of course, Talk 'N Text is but one of MVP's many corporations.

I do not know MVP personally, although I've met his father many, many years ago. His father it was who put up the Traders Royal Bank (TRB), which became active in baseball in the Seventies. I had covered TRB's exploits on the baseball scene then. That's why when MVP hit the sporting turf a while back after having been away so long (he studied abroad, and then cut his business teeth in our neighboring nations, notably Hong Kong), I wasn't surprised one bit. Like father, like son.

For years now aside from his active role in pushing his Talk 'N Text team to scale the heights in the PBA, MVP has been also a dominant force in the Ateneo community. It is common knowledge that he virtually bankrolls the Ateneo Blue Eagles in the UAAP. His backing bore fruition when Ateneo captured the 2002 UAAP title in the same year that the Blue Eagles won the PBL crown. That was, indeed, a crowning achievement for MVP as Ateneo was even declared the Amateur Cage Team of the Year during that year's PSA Awards that also saw Joel Banal become Coach of the Year.

Lately, however, MVP had suffered one blow after another.

Ateneo, backstopped by Lee Pipes, absorbed a humiliating setback in the last PBL season, finishing deep in the cellar. And then just very recently, the Blue Eagles bowed out of the UAAP Finals after gallantly winning the first round via a rare, seven-game sweep.

But despite the debacle, here's MVP storming back—seemingly with a vengeance.

He is bankrolling once again the Blue Eagles in the PBL literally by himself, using his SMART's Addict Mobile as Ateneo front act. Already, Addict Mobile Ateneo has nabbed Gabby Espinas, the 6-foot-5 hero of 2004 NCAA champion Philippine Christian University. Talk about determination and MVP personifies that. It is much ballyhooed that Espinas will help resuscitate Ateneo's damaged image come the PBL wars.

I have but one question, though: Will MVP allow Sandy Arespacochaga to coach Addict Mobile Ateneo in the PBL?

If MVP is thinking of giving Sandy a rest (I'm sure Sandy has a live contract with Ateneo), I guess that's not a bad idea at all. For one, Sandy had a traumatic experience in the PBL the last time around. For another, the wounds he had incurred in the UAAP are still too fresh in the mind.

But I'm sure MVP knows what's best for his team. He is not MVP for nothing.

***

I feel the need to share this with you—coming from VOLVOMAGAZINE Issue 2 2004: MONEY MATTERS. We all know that money is not the key to happiness, but it sure does help. Money (or a distinct lack of it) is responsible for a whole lot of stress, for an awful lot of people. But it doesn't have to be. According to personal finance author Robert T. Kiyosaki, it's your attitude that counts. If you, like most people, depend on your salary to cover your monthly expenditure, then you're just not thinking like the rich. Rather than accumulating cash, says Kiyosaki, the rich accrue assets that generate cash flow for them. Kiyosaki's book Rich Dad, Poor Dad has rocked the financial world, remaining in the New York Times bestseller list for well over a year, and selling millions of copies all over the world. So, if you fancy your chances of becoming rich beyond your wildest dreams, log on to WWW.RICHDAD.COM.

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FASTBREAK. The German Auto Show will be unveiled at 9 a.m. today at the Rockwell Power Plant Mall & Plaza Carpark in Makati City. Said Gerry Zorilla's chief lieutenant Iya Diza: "Car buffs will literally stumble over the world's finest cars and motorbikes, with such car giants like Audi, BMW, Mercedes Benz, Porsche and Volkswagen joining the affair." Gotcha, Iya. The best thing about the show is, from today up to Oct. 17, admission is free—from 10 a.m. to 9 p.m.

Inter-Club meet starts tomorrow

FORMER top athletes will lead the talent-laden cast in the first Battle of the Courts: National Inter-Club Platinum Cup starting tomorrow at the West Drive Badminton Club in Pasig.

Former PBA pros Joey Guanio of the Old Market team and Richard Bachman of West Drive, and former national tennis standout Randy Villanueva of Valle Verde will participate in this event presented by Globe Platinum and the INQUIRER BADMINTON Monthly.

The grand finals is set on Nov. 20-21 at the Market! Market! at Fort Bonifacio.

The 14 participating teams are Badminton Buddies, Hillcrest, Badminton Gold, Feather Alley Badminton Center, Greenpark Badminton Center, Marikina Badminton Center, Old Market Badminton Center, Player's Best Badminton Camp, Shuttle's Best C5, Shuttle's Best River Banks, Smasher's Badminton Center, Valle Verde, Myan's and West Drive.

The overall champion will win a holiday trip to Bangkok, Thailand, with each member receiving 20,000 Mabuhay Miles credit from Philippine Airlines. Other tournament and raffle prizes include phones from Globe Platinum, top-of-the-line items from Mizuno and premium sports watches from L Timestudio.

The major sponsors for the tourney are Philippine Airlines, Mizuno and L Timestudio. Nestlé is the official drink sponsor, Gerflor Taraflex the official mat sponsor and Gosen the official shuttlecock.

The round-robin games fire off after the 8:30 a.m. registration and the opening ceremonies. The top clubs per group advance to the crossover semis. Winners assure themselves of the two slots but will still play for the area title.

From West Drive, the eliminations will move to the Olivarez College Sports Complex on Oct. 16-17 for the South area. For inquiries, call 8978808 locals 259 or 261, look for Ching.

Laurente wants WBC champ Castillo

WORLD Boxing Council No. 7 lightweight and Oriental and Pacific Boxing Federation champ Dennis Laurente has made known his interest to fight WBC lightweight champ Jose Luis Castillo following his successful defense in Japan last Sunday.

Laurente (21-1-4, 11 KO's), who was bestowed the No. 7 slot during the WBC convention in Phuket, prevailed on a majority decision last Sunday in Tokyo over Chikashi Inada.

Japanese judge Nobuaki Uratani saw it 115-114 and Ramon Flores had it 119-109 both for Laurente, while David Chung of Korea penned it 115-115. It was the 27-year-old southpaw's third defense of the OPBF crown.

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RP bets advance to semis

TOP SEEDS Kyle Joshua Dandan and Ralph Kevin Barte of the Philippines barged into the boys' doubles semifinals after posting a 7-6 (6), 6-1 victory over Matsuo Yuki and Iino Shota of Japan yesterday in the Phinma Group Futures Foundation International Tennis Federation (ITF) Juniors Circuit at the Ynares Socio-Cultural Sports Center.

The Filipinos, runners-up in the Enervon ITF Juniors first leg last week, will meet the unranked Korean pair of Mun Ju Hae and Hong Hwi Jin, 6-3, 7-5 winners over third seeds Chang Chien Ting Lung and Tseng Te Keng of Chinese Taipei.

In other matches, Taiwanese Lee Ching Yu and Chang Chien Yuan downed second seeds Michael Basco and Miguel Narvaez of the Philippines, 6-4, 6-4, to advance against fourth seed compatriots Lien Chia Chu and Ko Min Fu, 6-0, 6-1 winners over Malaysians Gilbert Yeo and Razlan Rawi.

In the girls' doubles, top seeds Lin Jing Chi and Hsu Tzu Chen of Chinese Taipei downed Han A-Reum and Kang Yoo Jin of Korea, 6-3, 6-0, Lai Wen Tzu and Tsai Yu Chen of Chinese Taipei won by default over Vietnamese Nguyen Thuy Dung and Taiwanese Kung Wei Fang, Chin Seul-Ki and Kim Ju Eun of Korea outplayed Yang Su Han and Wang Chieh Ju of Chinese Taipei, 7-5, 6-3, and wild cards Ayumi Okuma and Shiho Otake of Japan rallied past Wang Wen Lin and Tai Chin Chin, 7-6 (5), 5-7, 6-1, to reach the Final Four of this event sanctioned by the Asian Tennis Federation.

For unity's sake, Joey backs down

GRANDMASTER Joey Antonio has agreed to temporarily set aside his differences with non-playing team captain Sammy Estimo for the sake of a united Philippine campaign in the Chess Olympiad slated next week in Majorca, Spain.

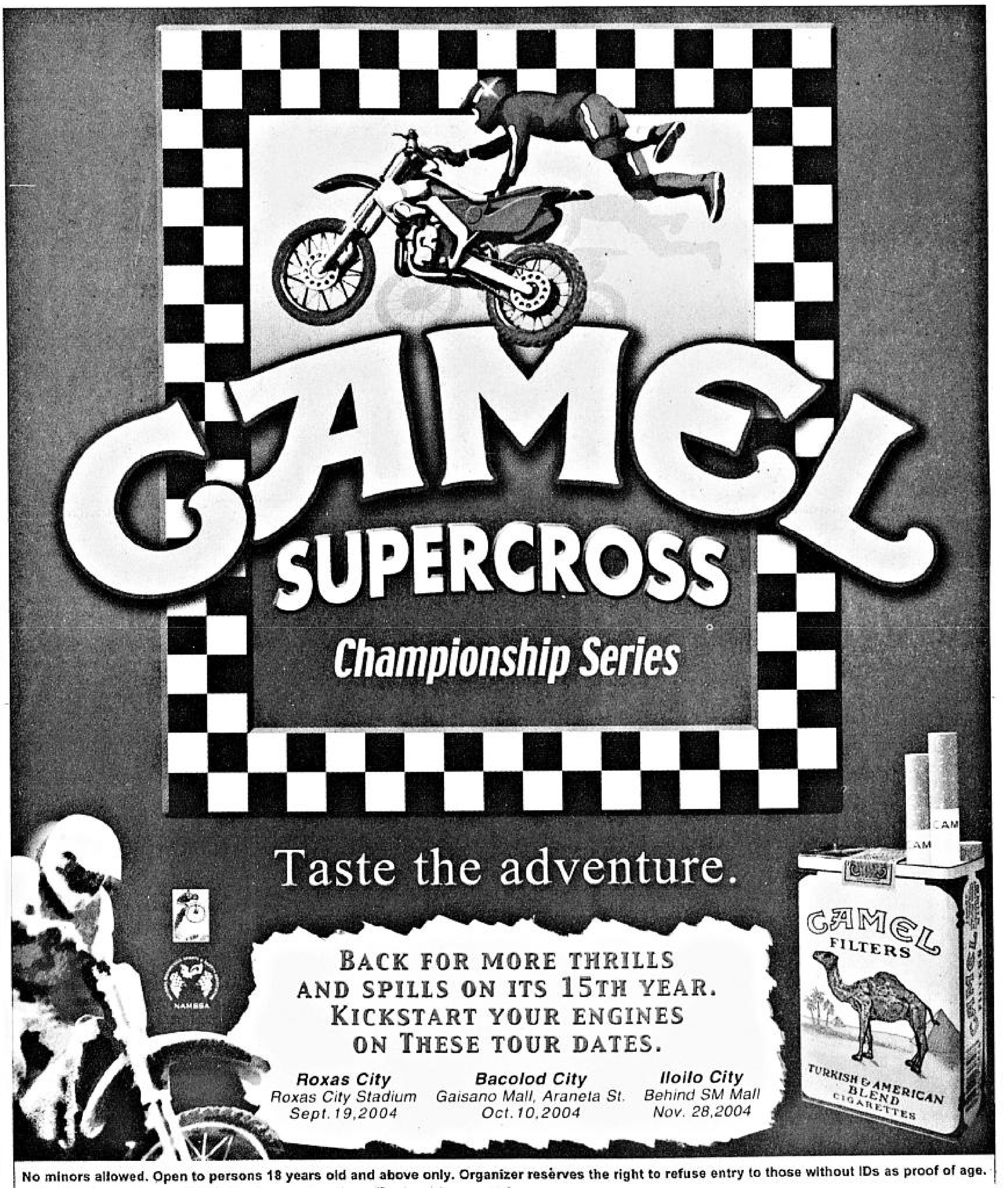
Antonio made this assurance yesterday in his reply to a memorandum from National Chess Federation of the Philippines president Go Teng Kok assailing Antonio for questioning the choice of Estimo as team captain.

Go assured Antonio that he would conduct an investigation regarding Antonio's accusations that Estimo, the NCFP secretary general, was remiss of his duties during the 2002 Olympiad in Bled, Slovenia.

"Right now the important thing is that all parties in the NCFP have agreed to put aside their differences to make sure we will have a successful stint in Spain," said Go.

Antonio will be joined in Spain by GMs Eugene Torre and Mark Paragua, IM Jayson Gonzales, NM Darwin Laylo, NM Emmanuel Senador, WIM Joy Lomibao, WIM Beverly Mendoza and NM Aices Salvador.

Marc Anthony Reyes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Pacquiao fights Aussie on Dec. 4

Marc Anthony Reyes

MANNY Pacquiao, dodged by foreign rivals in his bid to validate his claim as world featherweight champion, will instead take on an Australian foe in a tuneup match set for Dec. 4 at the Global City in Taguig.

First Gentleman Mike Arroyo, an avid supporter of the Filipino champ, is expected to play an active role in the promotion of the fight, whose formal announcement will be held sometime next week through Pacquiao's US handler Murad Muhammad.

Paquiao will fight Perth-based Gairy St. Clair, a short but hard-punching sparring partner of Kostya Tszyu, who became famous for beating RP's Leopoldo Cantancio during the 1988 Seoul Olympics and went on to become a world champion.

"Manny Pacquiao is coming home to defend his People's Featherweight championship. We are very ecstatic about this fight," said Muhammad and Pacquiao's business manager Rod Nazario in a joint statement. "This is a done deal."

Pacquiao is reportedly going to earn $500,000 tax free for the fight which will be a prelude for his projected tough campaign next year.

St. Clair is originally from Georgetown, Guyana. He has a 35-3-2 win-loss-draw card with 15 knockouts and is coming from an 11th round victory over Ghanian Theopilus Quaye.

The Aussie suffered from the hands of former world champions Vivian Harris, Leonard Dorin and Diego Corrales. But they were all decided by points, a testament to the 5-foot-4 brawler's staying power.

Pacquiao, who last fought on local soil early last year at the Rizal Park, arrived from Los Angeles last Tuesday but he is set to go back to the US to resume his training at the Wild Card Gym in Hollywood.

The Filipino champ is expected to lock horns with either Juan Manuel Marquez and Erik Morales by February or March next year, according to Nazario.

This year, the Gen. Santos City southpaw fought just once at the MGM Grand in Las Vegas last May 8 where he battled Marquez to a 12-round split draw.

Pacquiao, who climbed from the super bantamweight class to the featherweight category, is still looking for an official title.

Nevertheless, he was adjudged by the venerable Ring Magazine as the rightful champion in the 126 lbs division after downing Marco Antonio Barrera last year at the Alamodome in San Antonio, Texas.

PACQUIAO: Raring for a tuneup

CAMEL SUPERCROSS

Aguilar still rider to beat

Standings after first leg: 1. G. Aguilar 50 points; 2. J. Saulog 44; 3. B. de la Cruz 40; 4. K. San Andres 36; 5. J. Garcia 31; 6. J. Beech 30; 7. A. Beech 29.

SEVEN-TIME champion Glen Aguilar returns to the scene of his past triumphs when the 2004 Camel Supercross Championship Series resumes with the second leg at the Gaisano Shopping Complex in Bacolod City this weekend.

Aguilar and Jovie Saulog head the list of national riders vying in this event returning to this Western Visayas City after an absence of six years.

Aguilar, who topped the last official Camel-sponsored supercross race in Bacolod City last April 18,1998, will actually seek a fitting follow-up to his smashing triumph in both the pro 125 and pro open categories in last month's kickoff leg in Roxas City.

The former basketball player-turned motocross rider from Las Piñas swept Saulog in the pro open and Bebet de la Cruz in the pro 125 before an overflow crowd at the Roxas City Stadium last Sept. 19.

"I'll go for it. *Pipilitin kong manalo uli alang-alang sa mga* motocross fans *sa* Bacolod," said Aguilar, also the team captain of the star-studded Caltex Revtex squad.

Asian Motorcycle and Enduro Commission president and NAMSSA managing director Macky Carapiet said the leading Filipino riders after the Roxas and Bacolod legs of the event will represent the country in the FIM-Asian Supercross Championships set in Macau later this month. Inquiries can be made to NAMSSA at 0917-8992363.

Kenneth targets double

CALTEX Revtex standout rider Kenneth San Andres shoots for another double victory when the Camel Supercross Championship goes to Bacolod City on Oct. 9 and 10.

San Andres, who together with Revtex Rocket Glenn Aguilar, forms the vaunted 1-2 punch of the Revtex Motocross Team, lived up to expectations when he crafted a twin win in the Novice Open and Novice 125 during the Supercross' first leg three weeks ago in Roxas city.

The many-time Philippine Sportswriters Association (PSA) awardee for motocross was in his patented overdrive mode once again in both the Novice Open and 125, where his rivals stumbled in the trail of his dust. He was particularly impressive in the Novice Open, where he pulled away from Joey Barnedo, also from the Revtex team, by nearly half a lap.

"As a member of the powerhouse Revtex team, Kenneth knows that its is his responsibility to deliver the victories in the country's premier motocross circuit," said San Andres' father Jun-Jun.

Watch out for Red Bull Barako

CLEAN LIVING

Manolo R. Iñigo

ONE month before the opening of this year's PBA Philippine Cup, Red Bull coach Yeng Guiao acquired veteran Vergel Meneses from FedEx in an off-season trade for his big man, Homer Se.

Guiao himself admitted that getting Meneses, who is past 30 years old, was a "no-brainer" but many defended the decision, saying Guiao wouldn't take the risk if he didn't know what's better for the team.

In my opinion, it was a wise and smart move because the Barakos gained more than they lost in that off-season trade. Even though Meneses may be considered "old" for an athlete at 33, he has maintained his impeccable shooting form, proving he is still a player to watch this season. A former MVP, the 6-foot-2 Meneses is a versatile player who could play three positions, provide the much-needed leadership to the team and deliver the key points on the break, mid-range and long-distance.

Meneses was a consistent big scorer in Red Bull's most recent stint in Brunei where he played impressively until he was sidelined by a heel injury. He has since recovered and, in fact, is all set to do battle against FedEx this afternoon.

"Meneses is ready," said the 43-year-old Guiao, Meneses' former coach at Swift, adding that his players are jelling well. "I'm not losing sleep these days," added Guiao. But what pleased Guiao even more was the decision of team owner George Chua to retain the services of old reliables Rico Villanueva, Davonn Harp, Mick Pennisi, Lordy Tugade, Junthy Valenzuela, slam dunk king Cyrus Baguio, Denver Lopez and peppery Topex Robinson.

Another Red Bull marquee player, cat-quick Jimwell Torion, is under suspension, but will return to action pretty soon.

Guiao, who is aiming to add the 2004 Philippine Cup to his collection of basketball trophies, picks defending champion Talk 'N Text, Fiesta Conference winner Barangay Ginebra and an in-form San Miguel Beer as the teams most likely to give him the most trouble this year.

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HONING UP FOR 2005 SEAG. Even though it hardly gets special media mileage like basketball, golf and boxing, dancesport is one of the new events in the 2005 Southeast Asian Games where host Philippines is expected to win the most number of medals.

In two recent international competitions, dance athletes of the Dance Sport Council of the Philippines did us proud by winning a number of gold, silver and bronze medals.

At the 2004 Hong Kong International Open Championships, the gold medal winners were Roy Alvin Reamillo–Leah Napuran (pre-Am Standard), Joselito Matig-a–Ma. Socorro Reyes (novice Standard) and Crisaldo Rendon–Eleanor Hayce (section Standard and novice Latin).

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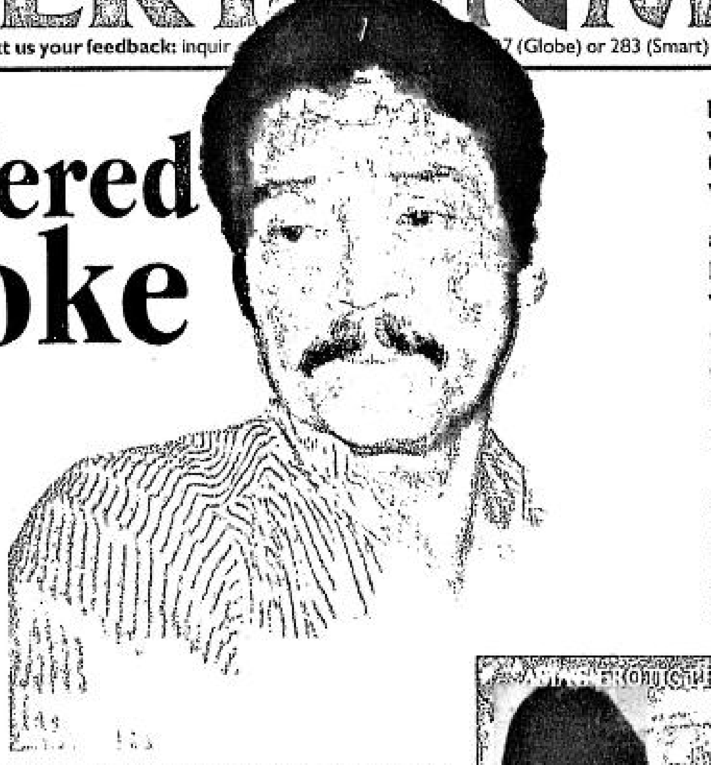
Paquito suffered second stroke while asleep



DIAZ. His family can afford to pay his hospital bills, says his daughter.

By Nini Valera

A SECOND stroke that came while he was sleeping affected the cerebrum of Paquito Diaz, leaving the character actor in critical condition in the acute stroke unit of the Medical City in Mandaluyong.

Diaz was taken to the hospital on Sept. 18 after he suffered a stroke, according to his eldest daughter Joanna.

"That was a Saturday," Joanna recalled. "A CAT (computerized axial tomography) scan on his brain showed that he was okay. After a few hours in hospital, he wanted to go home already, but his doctor wanted him to stay in the hospital for at least five days. He said he was fit to go home where he would rest. He was in a hurry to leave the hospital because he had a new movie to shoot on Sept. 27."

But when Paquito, 73, woke up the following day, Sunday, he was already feeling disoriented, said Joanna. An MRI (magnetic resonance imaging) of his brain showed that he had a second stroke, which created a blood clot in his brain, the daughter said.

"So Tuesday, he was operated on to remove the clot," Joanna said. "That caused his cerebrum to swell."

Third stroke possible

The swelling of the cerebrum, the part of the brain near the stem and which controls sleeping, made her father sleep a lot, Joanna explained.

"That's why he's always asleep," she said. "But he's not in a coma. The swelling has subsided. He's still recuperating from the operation."

She admitted that Paquito is still not off the hook. She said doctors could not assure them that he would return to normal after the injury to his brain.

"Everything is still uncertain," Joanna said. "You have to consider his age, what he has gone through. The doctors can't tell us right now if the injury to his cerebrum has not affected the other parts of his brain."

There is also the possibility of a third stroke, Joanna said.

"It (another stroke) might happen," she said. "It usually does, the doctors told us."

She said the Diaz family has spent almost P1 million on his medical bills. She said his health insurance policy had lapsed after he turned 60.

But the family can afford to pay for the bills, she added.

"He has plenty of friends, too," Joanna said. "Ronnie (Fernando Poe Jr.) was the first one to help. On day one, he sent something already. Chavit Singson, who is also his close friend and my uncle, also promised to help. So has Jinggoy (Estrada, the newly elected senator) and Mark Lapid (Pampanga governor and son of Sen. Lito Lapid). But the family is ready to pay for all of my father's expenses."

'Fit and healthy'

She said one reason why the family refused to talk to media about her father's condition was that it might be misconstrued as a plea for help to defray medical bills, as in the case of other show biz personalities.

"We didn't want that to happen," she said. "We didn't want people to think we needed financial help. The family can cover everything. That's why when people called, we told them not to talk about it."

The stroke came unexpectedly, she said. The actor was fit and healthy. He had given up smoking about 45 years ago, he doesn't drink except for the occasional glass of red wine, and he goes to the gym regularly. He also didn't have high blood pressure, she added.

"So the stroke did not happen because of stress or his lifestyle," Joanna explained. "It had nothing to do with the food he ate. He has never had health problems before this."

What triggered the stroke was the irregular beat of his heart, she said. "When he found out he had this condition, that's when he gave up smoking and started working out regularly," she said.

Hole in the throat

Joanna said Paquito couldn't talk when he's awake because doctors had done a tracheotomy on him after he was removed from the respirator so he would be more comfortable during his recuperation in hospital. A tracheotomy is a minor procedure where a hole is made in the patient's throat for air passage.

"That's why he can't talk," said his daughter.

She said the last time he was in the hospital was in August when he had pneumonia.

"We've become regulars at the hospital already," Joanna admitted. "Sometimes, he would be brought there for stress. Lately, it was for pneumonia. But other than those conditions, my father was fine and healthy."

Even in the hospital, the actor always had gel on his hair and powder on his body, according to Joanna.

"The nurses are so kind to him," she said. "They would change the position of his body so that he wouldn't have bed sores."

Normal life

He is given milk three times a day from a tube. The milk, Joanna said, is free, given to the family by an aunt who works at Nestlé Philippines. A can of milk costs about P900, she added.

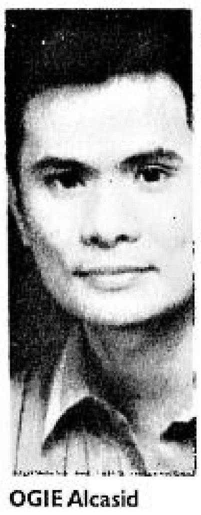
Paquito's wife, Josefa, is taking all this calmly, according to Joanna.

"She's okay," she said. "She's sleeping right now. She told us after it happened that even a car gets run down. The same thing happened to my father."

The Diaz family tries to lead their life normally, said Joanna, who was back at work at the Wine Depot after a week's leave.

"It should be that way," she said. "Otherwise, where will we get the money to pay for his hospitalization?"

Paquito has three other children—Joko and Cheska, who are both in the movies, and Cris, the youngest.



OGIE Alcasid

Ogie: I've been selfish /A33

LARA Fabregas

Lara finds new love /A37

Araneta Center
ENTERTAINMENT GUIDE

ALI MALL CINEPLEX
3 Dolby SHARK TALE 12:10 am 2:20 pm 4:30 pm 6:40 pm 8:55 pm
4 SDDS FENG SHUI 11:35 am 1:55 pm 4:15 pm 6:35 pm 8:55 pm
5 dts RESIDENT EVIL:APOCALYPSE 11:55 am 2:10 pm 4:25 pm 6:45 pm 8:55 pm
6 Dolby OPEN WATER 11.05 am 1.05 pm 3:05 pm 5:05 pm 7:05 pm 9:05
7 Dolby THE PUNISHER 1:00 pm 3:40 pm 6:20 pm 9:00 pm

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THEATER MOVIE GUIDE

MANILA

EASTERN	
MAXIM	CLOSED
MIRAMAR	SEX BOMB / RAMPADORA
ODEON	X-MEN 2
ODEON-2	BUKID AY BASA / KASIBULAN
ROBEN	BOLD STAR
TANDEM-1	SUGAT
TANDEM-2	KATAWAN MO LANGIT KO
TIMES	[illegible]

QUEZON CITY

ACT-1	SENSUAL ISLAND
ACT-2	KAYA KO PERO MASAKIT
ACT-3	ORIGINAL SIN
ACT-4	HANGGANG KAILAN KA PAPATAY
CORONET A	HIBLA / MAPANUKSO
CORONET B	A MAN APART
QUEZON-1	BERTUD NG PUTIK
REMAR	X-MEN 2
REMAR-2	BOLD STAR

NOVA MALL - NOVALICHES CINEMA

A	KERIDA
B	CLOSED
C	

MANDALUYONG CITY

SHANGRI-LA PLAZA MALL	635-20-79 / 633-78-51 TO 70
CINEMA 1, 2, 3 & 4	SHARKTALE / WIMBLEDON / OPEN WATER / PUNISHER
PREMIERE THEATRE	SHARK TALE

CAINTA RIZAL

STA. LUCIA EAST	(681-5401 TO 19)
CINEMA-1	SECRET WINDOW
CINEMA-2	CRISANTA IBAKA
CINEMA-3	SECRETARY
CINEMA-4 (DOLBY DIGITAL)	BOURNE SUPREMACY
CINEMA-5 (DTS)	RAISING HELEN
CINEMA-6	VIP ROOM (RE-ISSUE)
CINEMA-7	EXORCIST THE BEGINNING
CINEMA-8	ANACONDAS
CINEMA-9 (DTS)	RESIDENT EVIL APOCALYPSE
CINEMA-10 (DOLBY DIGITAL)	SHARKS TALE
CINEMA-11 (SDDS)	PUNISHER
CINEMA-12	OPEN WATER
CINEMA-14	WIMBLEDON
CINEMA-15	FENG SHUI

LORES

CINEMA-2	SENSUAL ISLAND
CINEMA-3	KAYA KO PERO MASAKIT

NE CINEMAGIC - CABANATUAN

(LAS PINAS)	ANACONDAS
CINEMA-1	FENG SHUI
CINEMA-2	*DODGEBALL
CINEMA-4	[illegible]

UNIWIDE COASTAL MALL

(PARANAQUE)	SENSUAL ISLAND
CINEMA-1	KAYA KO PERO MASAKIT
CINEMA-2	MEN IN BLACK II
CINEMA-4	SEI OA

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SYNOPSIS:
Jan Dara is a film set in the moody and turbulent Thailand of the 1930s. Jan Dara is the name of a Thai young man whose earliest memories recall his own father having sex with his childhood nanny. In this lopsided and obsessive world. At the tender age of thirteen, he was cast out of his comfortable but troubled household after his stepsister accused him of rape. Years later Jan Dara returns home to seek revenge on his father by outdoing his father's sexual conquests and making him be witness to his triumphs. he is unwittingly becoming the man that he dreads most.

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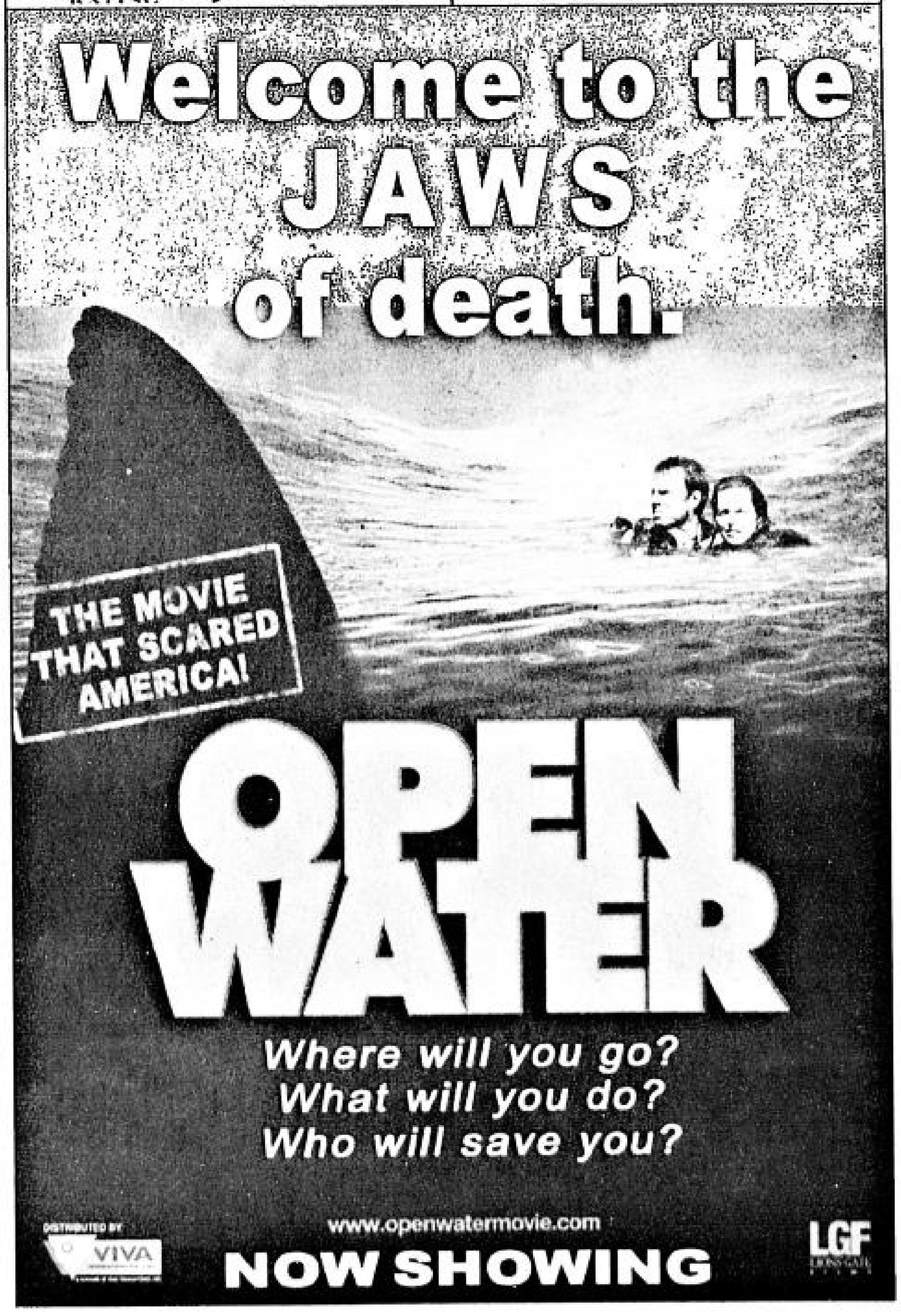

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1	**SHARK TALE**	11:40, 2:05, 4:30 6:55, 9:30	GP
2	**SHARK TALE**	12:10, 2:35, 5:00 7:25, 10:20	GP
3	**OPEN WATER**	11:00, 1:05, 3:15, 5:15 7:20, 9:25, 11:10	PG-13
4	**THE PUNISHER**	11:55, 2:45, 5:35 8:25, 11:10	R-13

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* **OPEN WATER** **PG13** 12:00,2:00,4:00, 6:00,8:00,10:00	**SHARK TALE** **GP** 11:40,1:40,3:40, 5:40,7:40,9:40	**SHARK TALE** **GP** 12:20,2:20,4:20, 6:20,8:20,10:20
PUNISHER **R13** 12:00,2:30,5:00,7:30,10:05	**RESIDENT EVIL 2** **R13** 12:35,5:15,10:10 **RAISING HELEN** **GP** 2:55,7:35	**WIMBLEDON** **PG13** 12:30,2:50,5:10,7:30,10:00

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CINEMA 2	**SHARK TALE**	11:00, 1:10, 3:20, 5:30, 7:40, 10:00 **GP**

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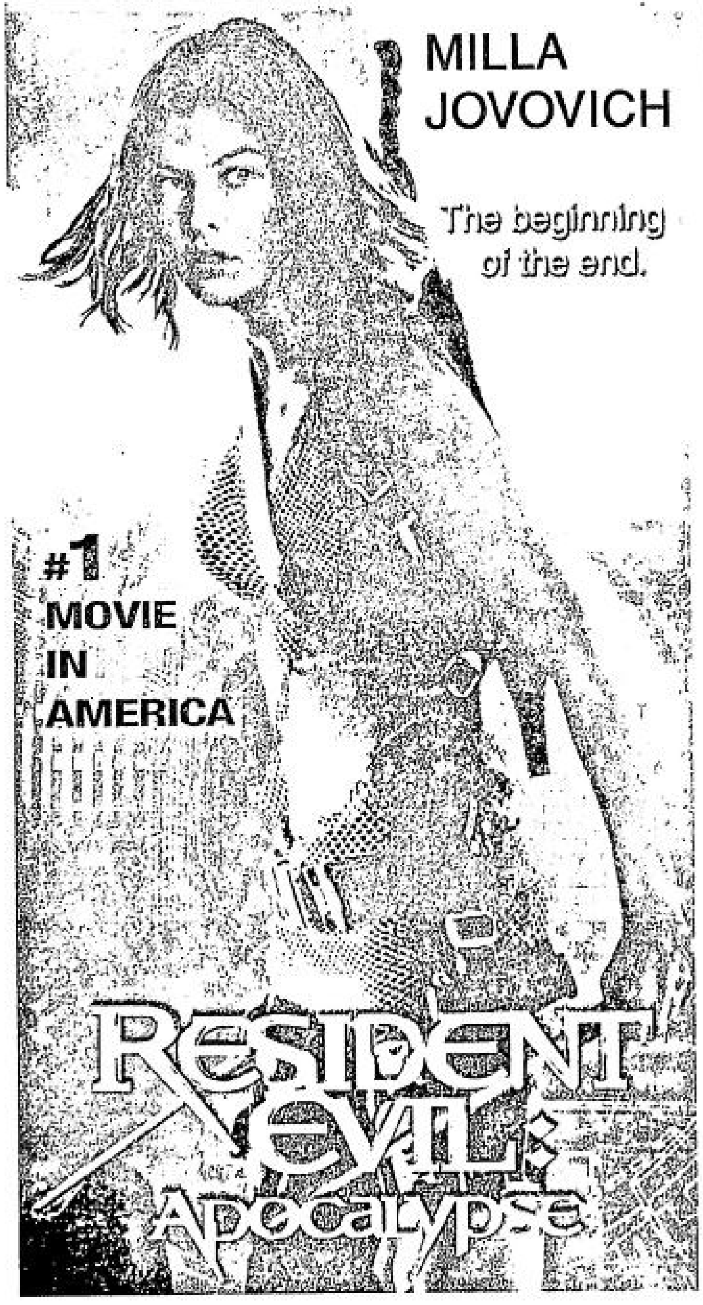

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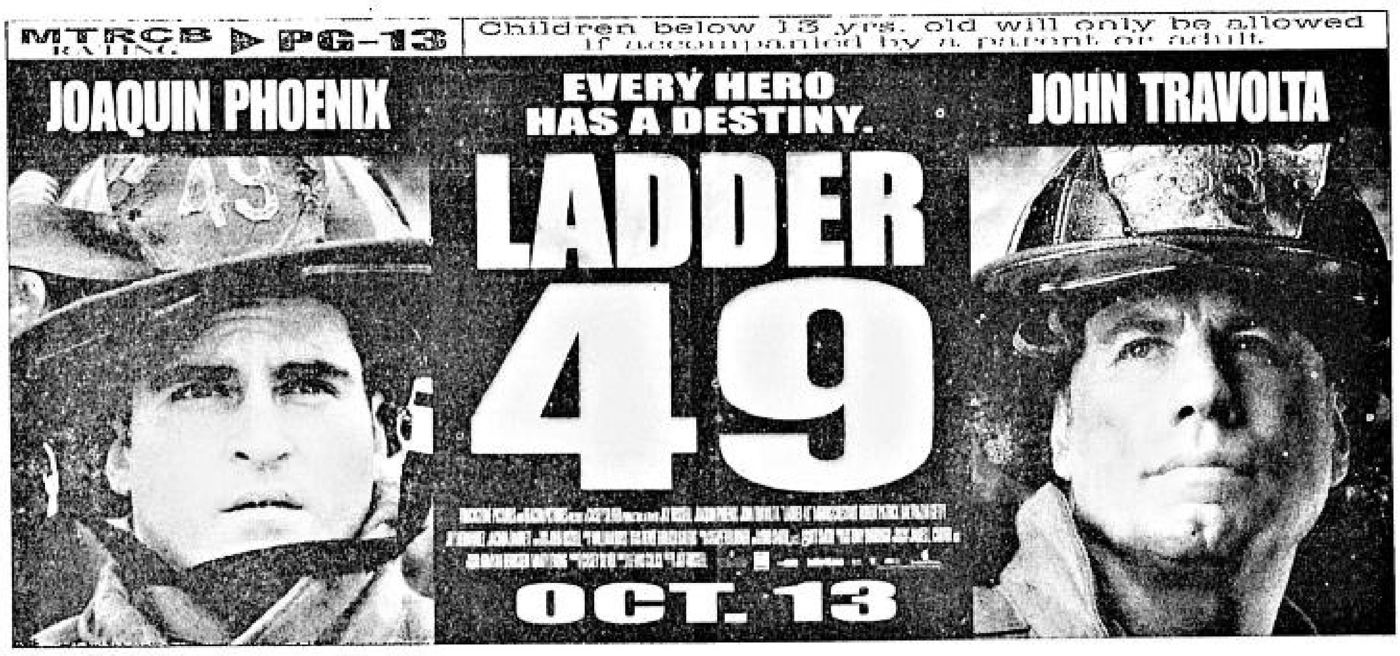

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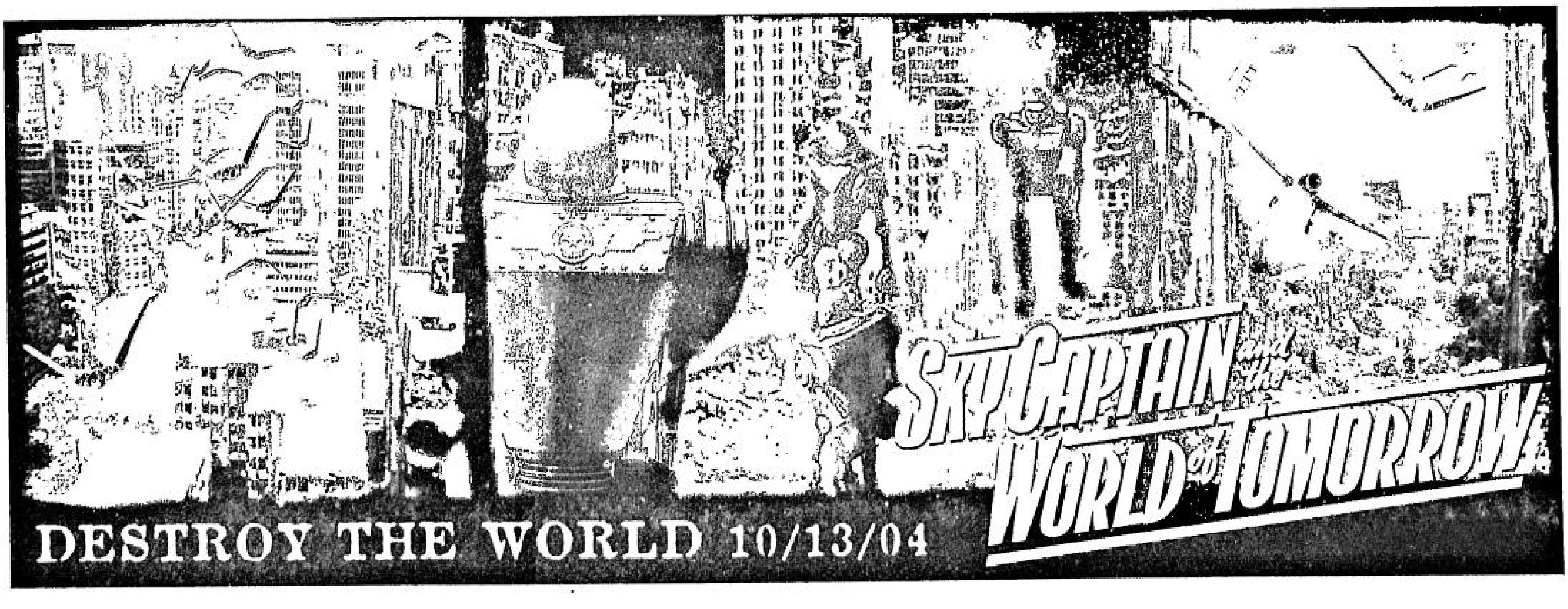

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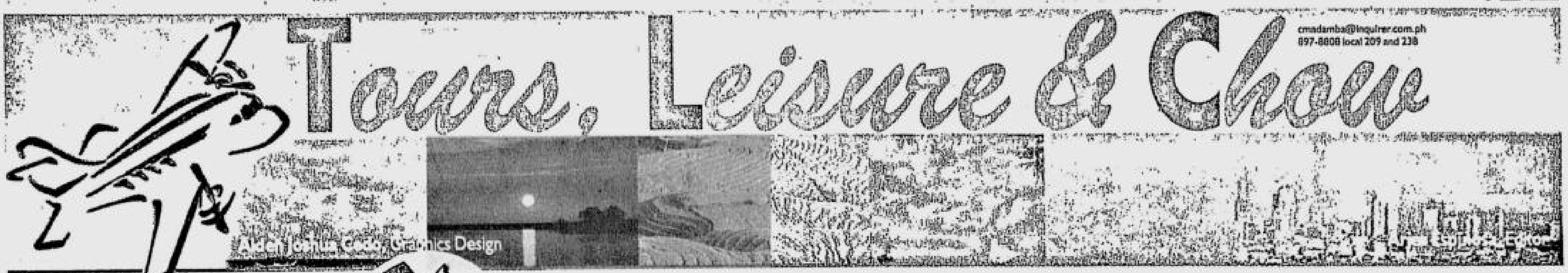
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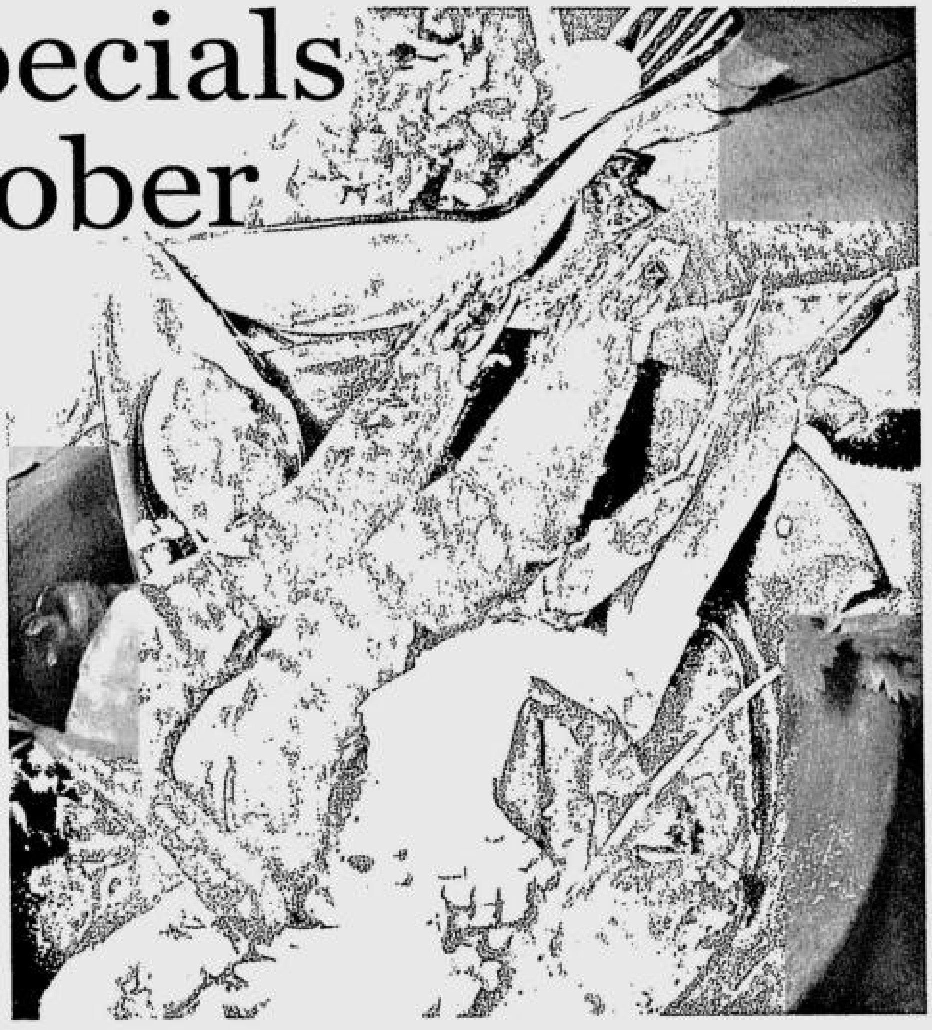


THE JOURNEY to Vietnam continues this month as Dusit Hotel Nikko's Thien Duong Vietnamese Restaurant highlights the second region - Ho Chi Minh in its three-part food festival series. Savor the 10 featured dishes of this region offered ala carte from Oct. 1 to 31.

If you want to have a hot and sour lunch and dinner, try Benjarong Royal Thai Restaurant's "Tom Yum Hotpot" offering from Oct. 17 to 31. Delight your palate with six of the ala carte dishes of hot and sour soup offered and presented with a specially designed burner. Benjarong is located at the mezzanine level of Dusit Hotel Nikko.

Beer lovers will definitely enjoy Fiesta San Miguel's Oktoberfest for the entire month of October. Savor freshly brewed beer for an unbelievable price of P200++ from 6 to 9 p.m. And from 9 p.m. onwards, enjoy two mugs of beer for the price of one.

Regular breakfast diners of the Café at Dusit Hotel Nikko are in for another treat as the restaurant launches the "Breakfast Club". And as a kick-off, diners will have a personalized mug ready, which they can use every time they dine-in for breakfast.

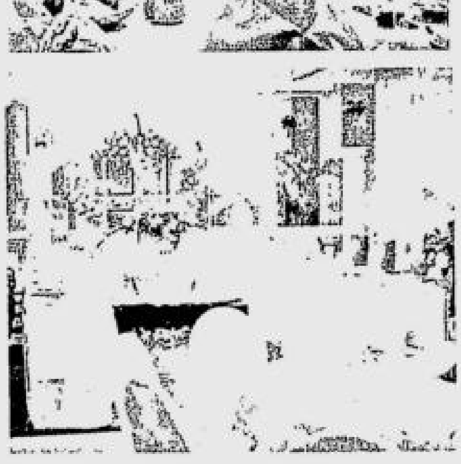
For queries, call Dusit Hotel Nikko at 867-3333.

The Bellevue Hotel's Private Room Package

THE BELLEVUE Hotel offers its new Private Room Package for business lunches, closed-door meetings and intimate family gatherings.

Located at the hotel's main dining area, the Café D' Asie Asian Specialty Restaurant, the Private Room serves a maximum of 12 persons. For a minimum of P5,000, guests can enjoy fine dining with The Bellevue's elegant table settings and attentive service while partaking of its gourmet food selections, specially prepared by executive chef Hans Peter Eckstein and his staff of culinary experts. Set menus are also offered to make intimate get-togethers doubly special. The Private Room is also open for lunch and dinner reservations.

Aside from being an ideal spot for small meetings, the dining mecca south of Metro Manila is also the perfect location for large conferences. A new development, the construction of the Bellevue's Grand Ballroom, is set to secure the hotel's reputation of being the business and leisure hub in the south. The two-storey edifice with a 1000-person capacity is envisioned to set the trend in design, technology and services. For inquiries, call 771-8181.



The 'All Occasion, Location' hotel

CITY Garden Hotel Makati, known as the "All Occasion, Location" when it comes to party needs, has recently relaunched its ever popular wedding, debut, party and meeting packages that provide hassle-free arrangements and are sure to make those special moments memorable.

Its wedding and debut packages come for as low as P59,000+ inclusive of buffet menu for 100 persons, a cake, souvenirs, floral arrangements and other amenities. Reception venues may be held at its cozy, fully equipped function rooms or at the al fresco Roofdeck Bar & Grill and swimming pool that gives you a wonderful view of the metropolis.

For those special get-togethers, City Garden Hotel Makati's Party Package comes for as low as P24,750+ inclusive of buffet menu or barbecue grill for 35 persons, use of the function room, free complimentary dish, and discounts on drinks.

For meetings and conferences, the hotel offers flexible meeting rooms for 10 to 120 persons, complete with conference/seminar facilities and professionally staffed business center with Internet access, fax, and photocopiers, and such services as secretarial assistance, documentation, airline ticket reconfirmation, tours and transport booking, and postal and parcel handling, among others. Meetings packages come for as low as P9,750+ per day.

City Garden Hotel Makati is located in Makati's restaurant strip at Makati Avenue corner Kalayaan Avenue, Makati City. For reservations or inquiries, call (02) 899-1111, or its domestic toll free number 1-800-101-GARDEN (427336), or visit www.citygardenhotels.com.

Las Palmas, Palm Plaza, The Executive Plaza: warm, personalized services

IN THE bustling streets of Malate, there stands a three-complex building that is known for its warm hospitality and personalized service. Dubbed as a home away from home; Las Palmas Hotel, Palm Plaza Hotel and The Executive Plaza Hotel became a byword for travelers who seek both business and leisure in the city.

The three hotels are united by their common mission/ vision. Until now, they live by that goal: of maintaining international quality service standard delivered by dedicated, competent and service oriented team members. Their main priority is to keep these guests coming back, as this signals good news both for the hotels and the local industry as well. Thus, they continue to strive to do better everyday. Trying to make each guest's stay a rewarding experience.

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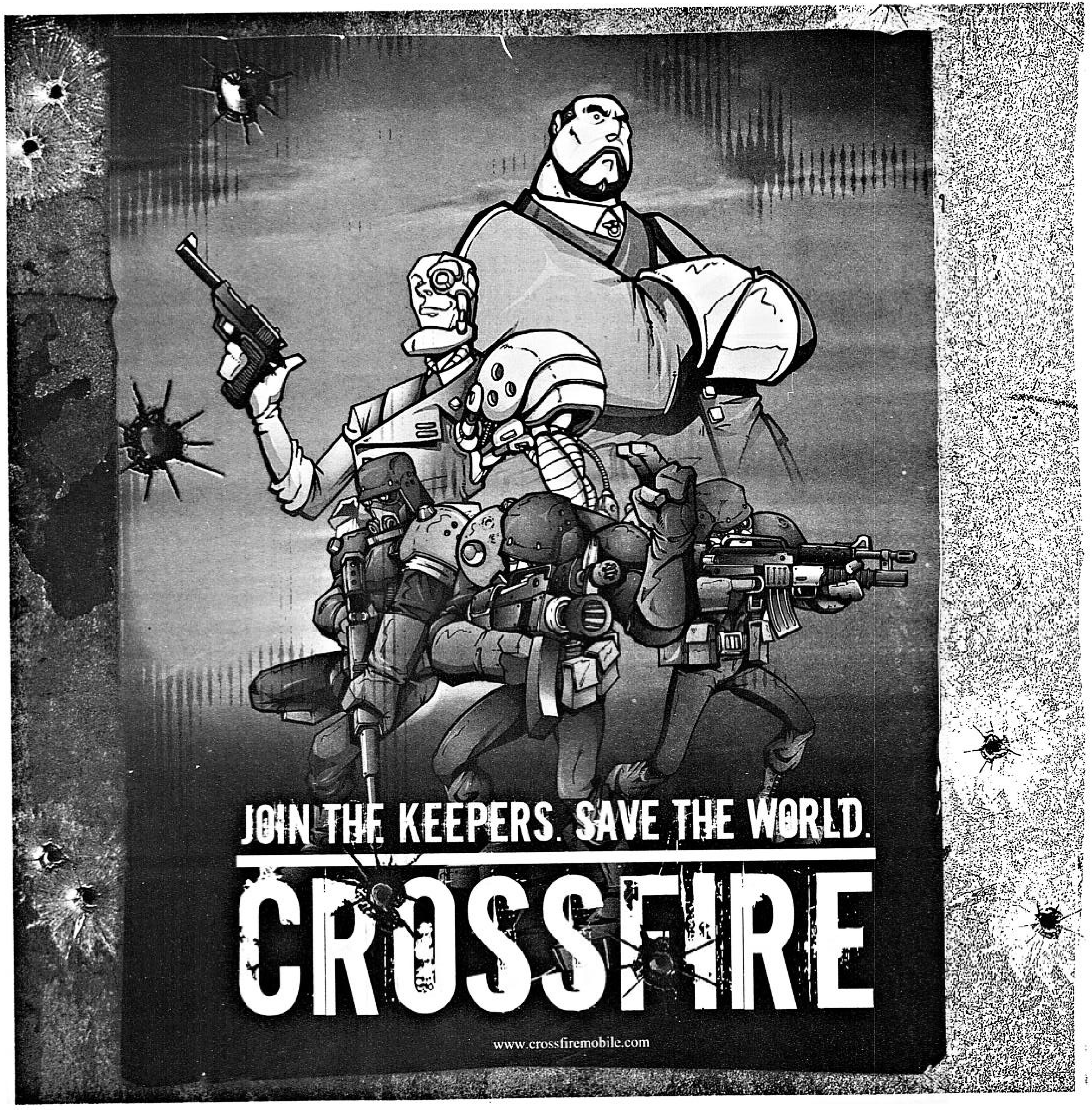
Shown is the Executive Plaza Hotel team. Top row, from left, are Patty Henson, F&B supervisor, Ish Gutierrez, banquet and catering sales manager, Ninnette Soliman, sales manager, Chrisanta Oliveros, HRD officer. Second row, from left, are Rico de Leon, executive chef and engineer Norberto Furio, chief engineer. Third row, from left, are Noemi Gonzales, chief accountant, Beth Teodoro, head cashier, and Analiza Pagaduan, F&B chief accountant. Fourth row, from left, are Gerard Gaspar, front office manager, Patty Martin, corporate executive housekeeper, Emy Llanes, corporate financial controller, Ghie Gomez, corporate director of sales, Aurel Cortez, MIS officer and Van Jose Torres, resident manager



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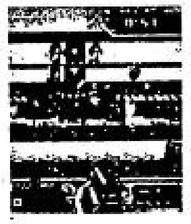
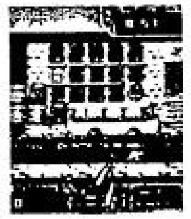

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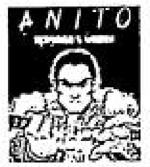
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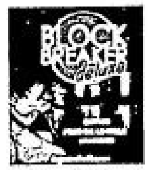
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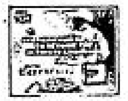
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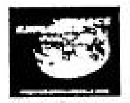
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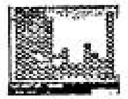
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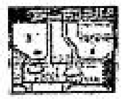
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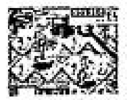
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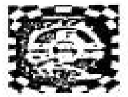
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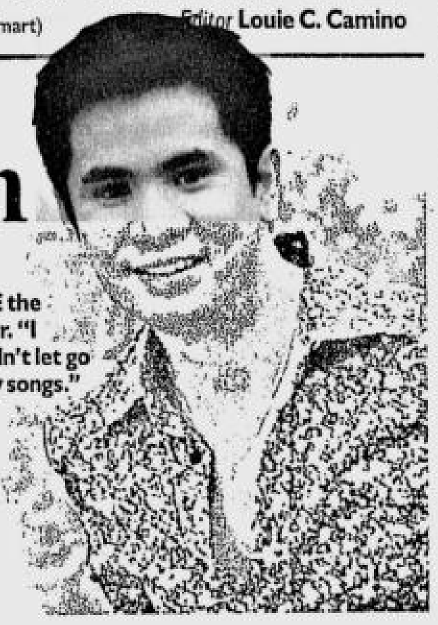
Ogie: I've been selfish


OGIE the singer. "I couldn't let go of my songs."

By Marinel R. Cruz

AWARD-WINNING singer-songwriter Ogie Alcasid admits that because he had been selfish, a lot of the really good songs he made in the past did not become big hits.

"It was only after other artists recorded their versions of my songs that the songs became successful," Ogie said. "There were times when I felt I could not let go of my songs. There are songs in my albums that I feel are really good but are never heard because I've been too selfish."

He cited the hit song "Kailangan Kita" as an example. Gary Valenciano first recorded the song, which became the theme of an Aga Muhlach-Claudine Barretto hit movie from Star Cinema. Piolo Pascual released his version of the song, helping pave the way for Piolo's crossover from acting to singing.

"I liked that song so much I wanted to keep it for myself," said Ogie. "But I know someone else can own the song and it will be heard by many people."

Ogie also wrote "Bakit Ngayon Ka Lang," made popular by the group Freestyle. His "Nandito Ako" also became a big hit when Mexican telenovela star Thalia recorded her version in 1997.

Just recently, Smart released a TV commercial with Filipino-American singer Jasmine Trias of "American Idol" fame singing "Kailangan Ko'y Ikaw," an Ogie Alcasid composition originally sung by Regine Velasquez.

"Now 'Bakit Ngayon Ka Lang' isn't mine," Ogie pointed out. "'Nandito Ako' is Thalia's. The songs I wrote for Regine are not mine, they're hers. I also love the songs I'm making for Sarah (Geronimo), but I know she can sing them better than I."

Despite being one of the most in-demand songwriters in the country today, Ogie said he still feels insecure. "In a certain way, I envy singers like Christian (Bautista) and Erik (Santos) because they are identified as singers.

OGIE/ A34

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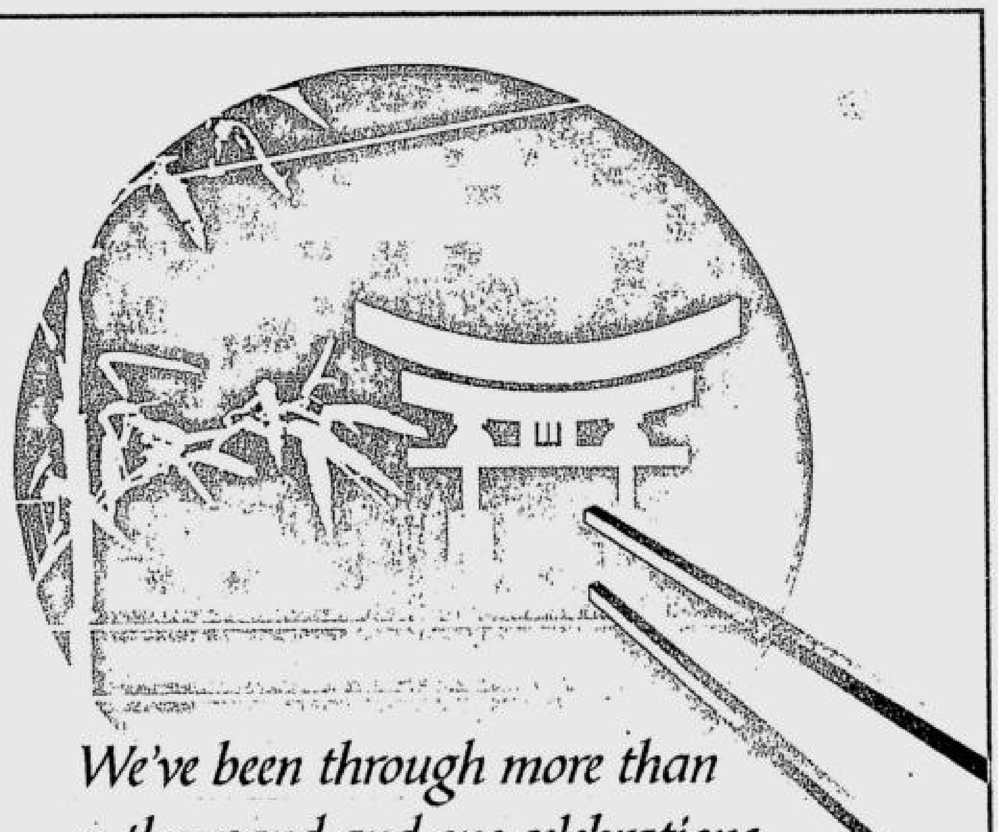

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BADMINTON WORKOUT
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& FANNY SERRANO
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Saturday • 4:00pm
Entertainment Plaza
2nd CASTROL
AUTOCROSS INVITATIONAL
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Saturday • 8:00am onwards
Open Parking D
FREESTYLE
ALBUM TOUR
October 10, 2004
Sunday • [illegible]
Entertainment Plaza

SM CITY STA. MESA
DENMARK
ALBUM TOUR
October 8, 2004
[illegible]
FREESTYLE
ALBUM TOUR
October 9, 2004
[illegible]
Activity Area, Open Parking
NAB ACOUSTIC
October 10, 2004
Sunday • 3:00pm
[illegible]

SM SOUTHMALL LAS PIÑAS
WINX
MALL TOUR
October 7 to 11, 2004
Thursday to Monday
10:00am to 8:00pm
Second Floor
[illegible] Activity Area
CHARMEE MALL TOUR
featuring
SARAH GERONIMO
October 9, 2004
Saturday • 4:00pm
Second Floor
between Informatics
& Family Fun
BLACK BOOK
ANNIVERSARY
October 10, 2004
Sunday • 4:00pm
Second Floor
between Informatics
& Family Fun

SM MEGAMALL ORTIGAS
FREESTYLE ALBUM TOUR
October 8, 2004
Friday • 7:00pm
Mega A Atrium
FURRY TALES
October 9, 2004
Saturday • 10:00am onwards
Mega A Atrium
JASMINE TRIAS MALL TOUR
October 10, 2004
Sunday • 4:00pm
Mega A Atrium
Megastrip
SONY WE GOT YA!
October 8, 2004
Friday • 7:00pm
Megastrip
SAMSUNG E-800
MOBILE LAUNCH
October 9, 2004
Saturday • 6:00pm
Megastrip

SM CITY FAIRVIEW
BIDA SI BABY
BIDA SI MOMMY
October 9, 2004
Saturday • 4:00pm
Activity Area
KRYSTALA MALL TOUR
featuring
JUDY ANN SANTOS
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Sunday • 3:00pm
Activity Area

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Activity Area
iFM 93.9
ANG IDOL KO
MANILA FINALS
featuring
DICE & K-9, KING
AND
TUESDAY VARGAS
October 9, 2004
Saturday • 3:00pm
Activity Area
CHARMEE MALL TOUR
featuring
SARAH GERONIMO
October 10, 2004
[illegible]
Activity Area

SM CITY BACOOR
JACQUE ESTEVEZ
MALL TOUR
October 8, 2004
Friday • [illegible]
Centermall
AYEN LAUREL
ALBUM TOUR
October 9, 2004
Saturday • 4:00pm
Centermall
YAMAHA
STUDENTS RECITAL
October 10, 2004
Sunday • 2:00pm to 7:00pm
Centermall

SM CITY BICUTAN
WINX
MALL TOUR
October 8 to 11, 2004
Friday to Monday
10:00am to 8:00pm
[illegible]
RAGNAROK
MALL TOUR
WITH STAR CIRCLE
QUEST STARS
October 10, 2004
[illegible]

SM SUPERCENTER SUCAT
D POINTS KIDS
MALL TOUR
October 8, 2004
Friday • 4:00pm
Covered Walk
PULP
MALL TOUR
October 9, 2004
Saturday • 5:00pm
[illegible]
NGINIG
MALL TOUR
October 10, 2004
Sunday • 4:00pm
[illegible]

PULP ALPHA

SM CITY DASMARIÑAS
JACQUE ESTEVEZ
MALL TOUR
October 9, 2004
Saturday • 4:00pm
[illegible]
TWELVE CAR
LUCKY RAFFLE DRAW
October 10, 2004
Sunday • 4:00pm
Centermall
STAR CIRCLE
NATIONAL TEEN QUEST
MALL SHOW
October 10, 2004
Sunday • 5:00pm
LGF, Centermall

SM CITY PAMPANGA
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October 8, 2004
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Entertainment Plaza
D POINTS KIDS
October 10, 2004
Sunday • 4:00pm
Entertainment Plaza

SM CITY BAGUIO
SIPOL
October 9, 2004
Saturday • 4:00pm
Entertainment Plaza, LGF

SM CITY MARILAO
THE COMPANY
October 9, 2004
Saturday • 4:00pm
Entertainment Plaza

VIVA BMG San Miguel Castrol PAWS POWER BOOKS Charmee VICOR GMA

Ogie: I've been selfish

From page A33

They became famous after winning singing contests, which is something I've never experienced.

"I want to be like them again," he added. "I'm a singer. I want to sing again. I feel as if people have forgotten that I'm a singer more than a songwriter. Singing is my first love."

To reinforce his position as one of the country's top singers, Ogie will perform in a two-night concert titled "I Am a Singer" at the Music Museum tonight and tomorrow at 8:30 p.m. Archie Castillo is the show's musical director.

To perform with Ogie are Sheryn Regis tonight, Sarah Geronimo tomorrow, and Nyoy Volante with Mannos on both nights.

The show has the "widest repertoire I could think of," said Ogie. This includes his favorite Barry Manilow and Josh Groban songs, some Motown which he will sing with Nyoy and Mannos, and a medley by Filipino songwriters who influenced Ogie while he was growing up.

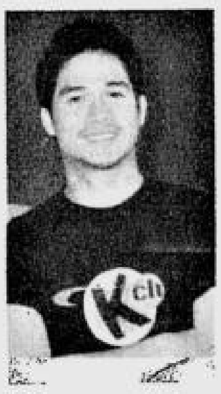
Ogie and Sarah will do a duet of "If Only," the latest single which Ogie wrote for Sarah's new album.

"I don't think I've had a huge hit that I wrote myself," said Ogie. "My hits have always been from other writers. That's why, my next album will feature not the songs I wrote but the works of some of the most respected songwriters in the country."

The album, with Wency Cornejo's "Magmula Ngayon" as the carrier single, will also contain songs by Archie Castillo ("Mahal Kita"), Edwin Marollano ("Binibining Pilipinas"), Socorro de Castro ("Hello"), Arnold Reyes ("Hanggan Saan, Hanggang Kailan"), Viktoria ("Tanging Pag-ibig") and Agatha ("'Di ba Sabi Mo").

But while he is concentrating on his singing career, Ogie said he would still write songs for other singers. He is now working on Jaya and Karylle's next albums.

"You have to be unselfish," he said. "That's the life of a songwriter. Unlike with news articles, you can't put your name at the end of every song you make just so people would know you made them."



PIOLO Pascual

Walk with Piolo

"LAKAD Mo, Pangarap Ko," a fund-raising fun walk on Sunday, Oct. 10, will be joined by Piolo Pascual.

The walk, which seeks to "empower the youth through education," is for the benefit of the Knowledge Channel Foundation Inc. (KCFI).

A total of 99 other ABS-CBN stars will put on their running shoes to walk with Piolo, and so will their big bosses at ABS-CBN.

The three-kilometer fun walk starts at the People Power Monument on Edsa and ends at the Ultra in Pasig City, where the Department of Education (DepEd) is located. At the Ultra covered courts, the 5,000 walkers will be treated to the 10th anniversary show of "Asap," after a short program led by Education Secretary Butch Abad.

The walkathon is intended to enable KCFI to bring to more public schools educational TV at its finest—the Knowledge Channel. The channel is currently being received by more than 1,300 public schools in 38 provinces. More than 39,000 schools are on the waiting list to receive the channel.

WALK/ A35

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SM City Pampanga Cinema 3
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MTRCB Rating: R13 RESIDENT EVIL
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SM City Tutuban Cinema 1
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SM City Bicutan Cinema 4
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SHARK TALE MTRCB Rating: G
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SM City Sta. Mesa Cinema 7
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SM City Baguio Cinema 4
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SM City Tutuban Cinema 4
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SM City Fairview Cinema 8
SM City Cebu Cinema 3

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SM City Pampanga Cinema 5
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3 OPEN WATER
(PG-13)

4 PUNISHER
FS: 10:40 AM, 1:30 PM, 4:20 PM, 7:10 PM LMF : 10:00 PM (R-13)

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4 OPEN WATER

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CHRISTIAN Clavier as Napoleon

'Napoleon' for four nights

TWO centuries after he lived, Napoleon remains a big, interesting puzzle.

It is said that the biggest number of books written about a single person are about Napoleon. Several attempts have been made to recreate his saga.

Yesterday, "Napoleon," an eight-hour series, premiered on the Hallmark Channel. The mini-series has impeccable attention to detail, gorgeous French palaces, and thousands of period costumes.

"Napoleon" is near-encyclopedic in its coverage of the French military leader's life and times. It recreates Napoleon's rise in the French military, the battles he fought, his brilliant and cunning military mind.

"Napoleon" also documents the man's misadventures in life and in love, particularly on his troubled relationship with Josephine de Beauharnais.

"Napoleon" is a stunningly lavish production, and is a joy to witness even at eight hours. Part 2 airs on Oct. 14, Part 3 on Oct. 21, and Part 4 on Oct. 28. All screenings start at 9 p.m.

ISABELLA Rosellini as Josephine

Walk with Piolo

From page A34

The Knowledge Channel is the only educational channel on cable with curriculum-based programs for elementary and high school. Access is provided at no cost to public schools around the country.

Its founders are from the third generation of the Lopez family. Rina Lopez-Bautista, daughter of the Lopez Group's chair, Oscar Lopez, is spearheading the walk together with almost all the Lopez Group executives and employees, 2,000 public school children and fans of "Asap" stars.

The public is invited. For P200, each participant will receive a T-shirt, a welcome meal, and entrance to "Asap" at the Ultra. Call Sol or Hansel at 534-8534 or 534-8223.

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5 THE PUNISHER 10:50, 1:30, 4:10, 6:50, 9:30
6 WIMBLEDON 10:20, 12:40, 3:00, 5:20, 7:40, 10:00
7 THE BOURNE SUPREMACY 12:40, 3:00, 5:20, 7:40, 10:00
8 FENG SHUI 12:40, 3:00, 5:20, 7:40, 10:00
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3 WIMBLEDON 11:10, 1:30, 3:50, 6:10, 8:20, 10:00
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5 THE PUNISHER 11:05, 1:40, 4:15, 6:50, 9:40
6 FENG SHUI 10:35, 12:50, 3:05, 5:20, 7:35, 9:50
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4 RAISING HELEN 11:20, 1:40, 4:10, 6:30, 9:00
5 SHARK TALE 10:50, 12:50, 2:50, 4:50, 6:50, 8:50, 10:30
6 WIMBLEDON 12:40, 2:40, 4:40, 6:40, 8:40, 10:30
7 THE PUNISHER 11:20, 2:10, 5:00, 7:50, 10:30
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2 OPEN WATER
3 FENG SHUI
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1 SHARK TALE	1 THE PUNISHER	1 RESIDENT EVIL: APOCALYPSE	5 THE BOURNE SUPREMACY	GUARANTEED SEATS 1 SHARK TALE 1:15, 3:15, 5:15, 7:15, 9:15, 11:15	1 SHARK TALE
2 WIMBLEDON	2 SHARK TALE	2 WIMBLEDON	6 SHARK TALE	GUARANTEED SEATS 2 FAHRENHEIT 9/11 1:00, 3:10, 10:30	2 OPEN WATER
3 THE PUNISHER	3 WIMBLEDON	GUARANTEED SEATS 3 THE PUNISHER 12:30, 3:00, 5:30, 8:00, 10:30	7 OPEN WATER	GUARANTEED SEATS 3 OPEN WATER 2:20, 4:10, 6:00, 7:50, 9:40, 11:30	3 SAVED
4 RESIDENT EVIL: APOCALYPSE	4 FENG SHUI	4 RAISING HELEN		GUARANTEED SEATS 4 THE PUNISHER 1:20, 3:50, 6:20, 8:50, 11:20	4 RESIDENT EVIL: APOCALYPSE
5 OPEN WATER				GUARANTEED SEATS 5 WIMBLEDON 2:35, 4:45, 6:55, 9:05, 11:15	5 13 GOING ON 30

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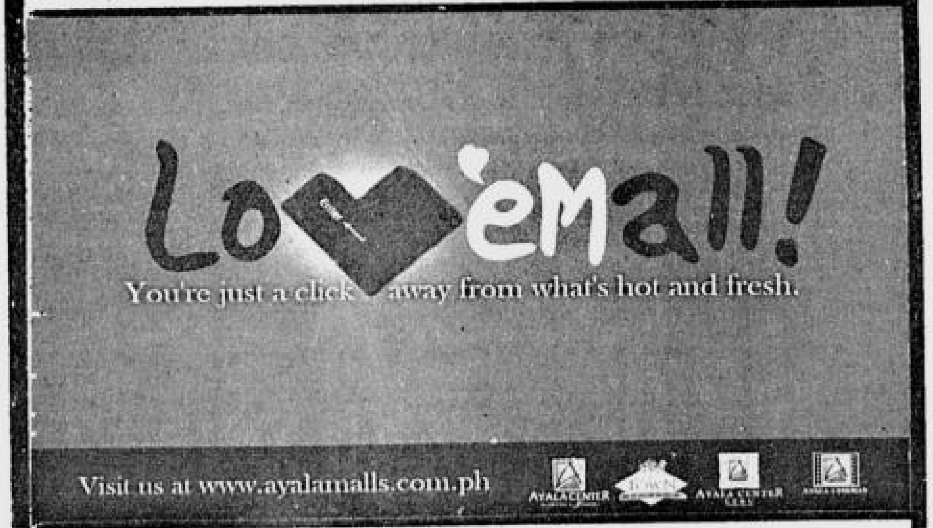

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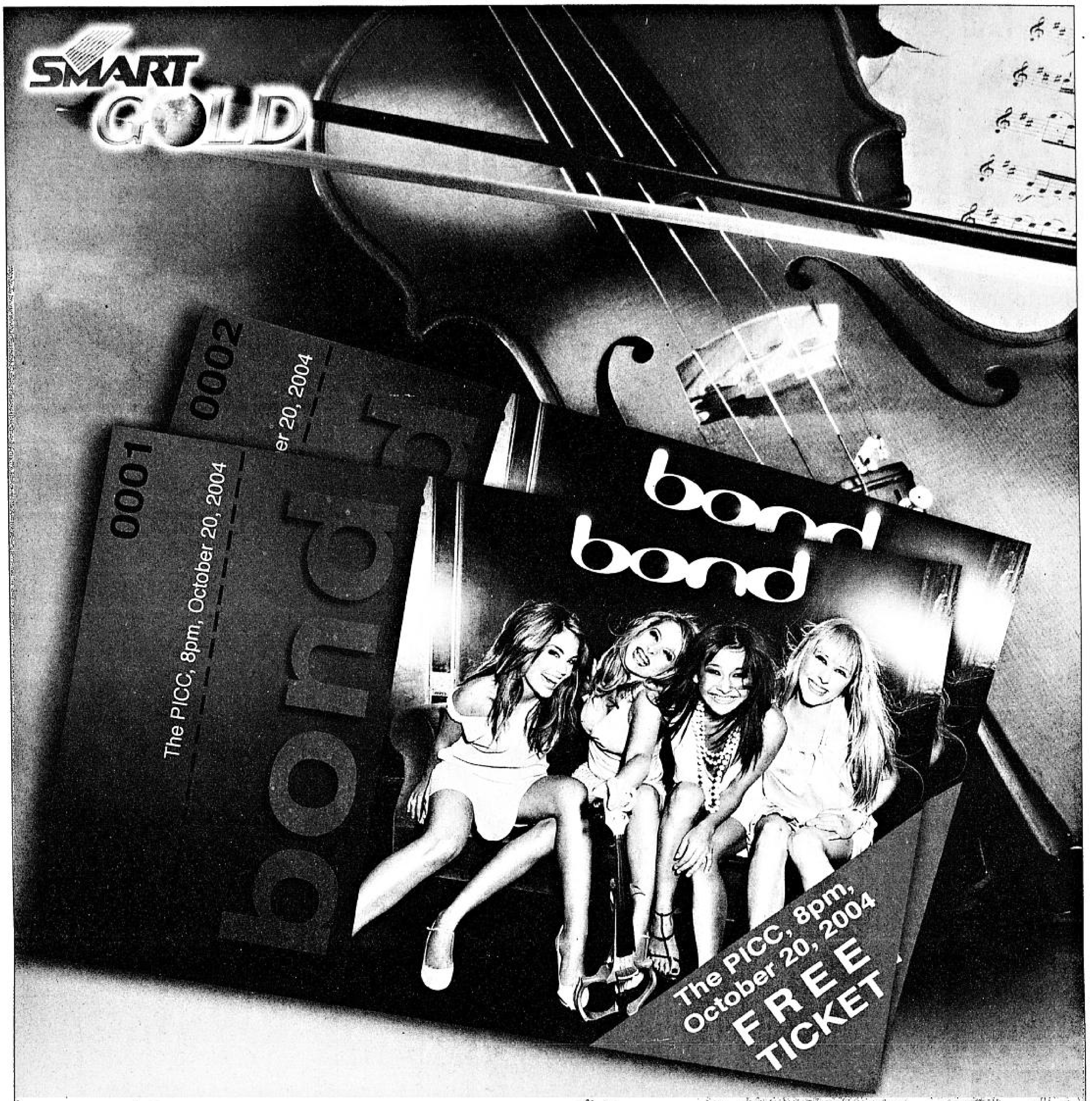
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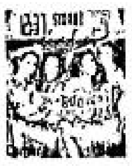

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EYES FRONT. "I'd like to achieve a lot more than I have."
JIM GUIAO PUNZALAN

Lara finds new love

By Marinel R. Cruz

TWO YEARS after she broke up with her actor husband Raymond Bagatsing, actress Lara Fabregas says she has found a new love and, for a change, it is a "healthy" relationship.

"He's British," Lara admitted to INQUIRER Entertainment while she was rehearsing for the play "Oleanna" at co-star and directore Bart Guingona's Malate apartment. "We were introduced by a friend. "We go out of town a lot. He's Scottish, so we spend a lot of time in Scotland.

"I'm in a very healthy relationship," she added, her piercing eyes shining. "That's something new for me. I was never in a healthy relationship, you know? If I were, I would still be in it, right?"

Marrying for love

Lara left the Philippines early last year to pursue a theater career in London. She is back in Manila for a holiday and to perform in

LARA/ A38

HBO rules

VIEWFINDER

Nestor U. Torre

THE HBO cable network's overall victory at the recent Emmy Awards has again served notice to "free "TV networks that their traditional dominance over the television scene is now a thing of the past.

HBO started out simply serving as a venue for other producers' shows, but it now bankrolls its own productions, some of which have turned out to be edgy winners that have demolished the more traditionally mainstream competition—and are now winning the biggest number of awards.

This indicates that today's viewers want more than the usual safe and predictable sitcoms and anthology dramas on the tube.

As life becomes more complex, confounding and even contradictory, the pat dramatizations of old look too nice and easy to be believed.

Thus, they're turning to more realistic, fact-based shows that tell it

HBO/ A38

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HBO rules

From page A37

like it is, warts, wattles and all. The escapists mode usually associated with TV entertainment has ceased to be fashionable, because it prevents viewers from gaining the genuine insights they need to cope with the pressures, fears and contradictions that make living such a real-life "Survivor" challenge these days.

When "Angels in America" won those 11 Emmy trophies last month, it became clear that the trend had turned into a way of (view-

HBO/ A39

Lara finds new love

From page A37

David Mamet's "Oleanna" tonight and tomorrow at Stageworx at the Shangri-La Plaza Mall in Mandaluyong City. She flies back to London the day after the final performance, she said.

Lara admitted she was not happy before she left for London. She felt she needed to be somewhere else. "And it wasn't just because of my marriage," she quickly added. "I just basically wasn't happy here. I was really planning on going even before I got married.

"I got married because I was in love. And I thought I wanted a family, I thought I wanted babies. I was being stubborn until the very end. I was like, 'Anything! You can work on anything, you know?' But I was being an idiot. I realized that only when I was already away—that that was not the kind of life I wanted."

What exactly is she looking for? "Artistically or professionally speaking, I'd like to achieve a lot more than I have," she said. "I want to be able to create something at one point. I'd like to write something someday. I have screenplays in mind. I just don't know how to express it. It just won't come out. That's why I want to go to school and concentrate on things like that.

"Family-wise, I would like to have a family one day. That's one thing I'm looking forward to."

Table No. 1

Her stay in London has given her a tougher resolve, she said, because she has had to deal with countless rejections, but she also eventually learned to cope with them.

"I have an agent there (London)," she explained. "I've done a few guestings in a couple of TV shows, did a TV commercial."

While auditioning for those TV jobs, Lara worked in a restaurant. "I was a receptionist," she said. "I quit because I couldn't do it anymore. The place I worked is very 'fine dining.' You get a lot of Lords so and so (as customers). And there's a table called Table No. 1. Anybody who is somebody always requests for that table. If they don't get Table No. 1, they feel worthless.

"One day, a woman customer walked in and said, 'I want that table.' I said, 'I'm sorry, that's booked, I can't give it to you.' She said, 'I insist.' Finally, when I sat her down, she walked out and left. She later called the general manager of the restaurant. The manager came up to me and said, 'The lady at Table 4 said you stole her brooch.'

"I couldn't believe that. I was so angry. He said, 'She said when you took her coat, you were eyeing (the brooch) and that you'd taken it when she left.' That's really, really vicious. It's your word against hers, right? What can you say? Imagine, people treat you like a thief? There are low points like that"

American in France

For Lara, daughter of noted character actor Jaime Fabregas, acting remains a big commitment. The year before she left Manila, she was in Jean Anouilh's "The Lark." She did a couple of TV shows and several films, like Mike de Leon's "Bayaning Third World" in 1998 for which she won acting awards, "Lupe" with Andrea del Rosario and as Regine Velasquez's best friend in "Pangarap Ko ang Ibigin Ka" both in 2003.

ACTOR-DIRECTOR Bart Guingona. "The play is great for arguing"

JIM GUIAO PUNZALAN

"Although some people think I'm Filipino, most of the people (in London) think I'm Mediterranean or Spanish," she said. "My agents put me in an Asian/White category so I get sent to Asian castings as well."

Auditioning for acting roles has also brought her frustrating experiences. "My agents made me go to a French feature film casting, even if I said I didn't speak French. They gave me a script that was in French and asked me to read it. I said, I don't speak French. They said, no, it's OK because the girl is an American living in France so you don't have to get the accent right. I said that's not the point. I don't understand any French, I said. And the woman said, It's OK, just read it.

"It was so funny," she added, laughing. "Afterward, they said, OK, now you have to do a lap dance. That was the craziest audition I did. I walked out there laughing so hard. It was the most ridiculous situation I've ever been in."

Carol and John

In "Oleanna," Lara plays Carol, opposite Bart Guingona's John. The play starts with Carol begging her professor, John, not to drop her from class. When he concedes, but imposes certain conditions on her, he suddenly finds himself charged with sexual harassment.

"Carol has to work her way to get into school," said Lara of her character. "She's failing. She's insecure about her intelligence. She thinks she's stupid and doesn't understand anything. I think she's also very literal of her interpretation of things."

Bart added, "It's funny because she's such a sweet girl in the beginning. Then in the second scene, she turns into this empowered bitch.

"I find the pace of the play challenging," Lara said. "It's so difficult, it's so fast. The ideas are so rich not just emotionally but also intellectually. There's so much happening."

Bart said he personally chose Lara to play Carol because "we like to challenge each other."

"People will find this play really interesting," Bart said. "It comes to a violent conclusion, after which you wonder, *sino kaya ang tama*? The women will rally behind Carol and the men will hate her. It's the anti-date thing. It's great for having a beer afterward. It's great for arguing."

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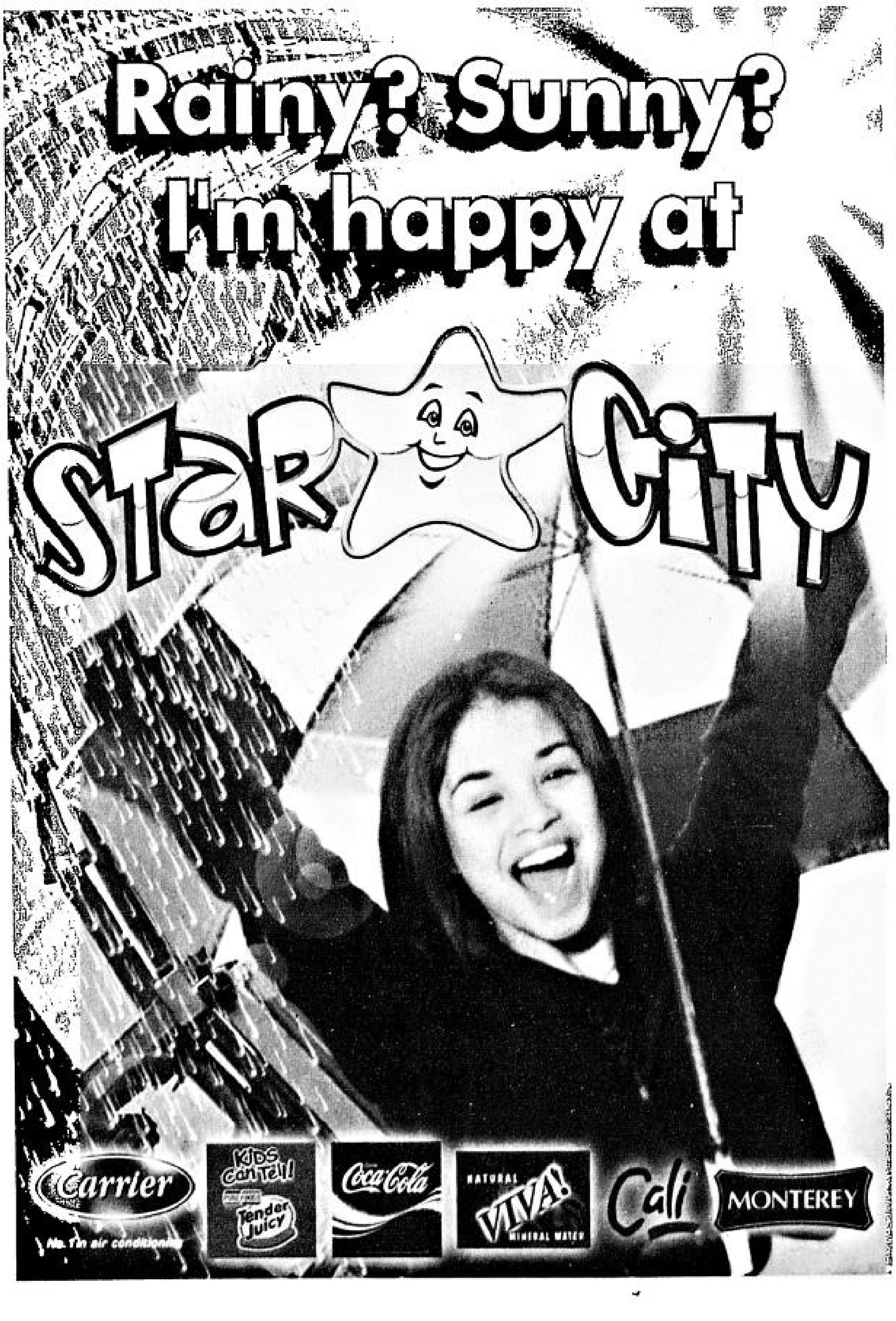

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HBO…

From page A38

ing) life.

The series on AIDS victims written by **Tony Kushner** and directed by **Mike Nichols** brought viewer's face to face with the awesome tragedy of the lethal syndrome—not exactly "entertainment" as couch potatoes know it.

But viewers responded with heartfelt unction, embracing the show's compelling images and themes instead of testily rejecting them, and TV's capacity to provoke took a quantum leap. TV will never be the same from here on in.

It must be pointed out, however, that HBO didn't turn things around single-handedly. In fact, the shift began many decades ago with "Roots," the landmark series that dared to dramatize the abject and cruel slavery of blacks in the United States.

Another definitive step forward was taken in a more comedic spirit by "All in the Family," a sitcom about **Archie Bunker** and his gleefully idiosyncratic family, with all of its flaws and biases in full view, instead of more traditionally airbrushed or edited away.

Bunker rubbed many viewers the wrong way with his sexist and racist remarks, but he also made them think—and decide to be the exact opposite of what he was.

Other potshots at viewers' collective escapists psyche were taken by the savagely satirical "Saturday Night Live," which delighted in reminding many puffed-up leaders and celebrities that, while their heads were high up in the clouds, their feet were made of sticky, icky clay.

On the local TV scene, the necessary and important task of critiquing the establishment has been most effectively done in a similarly satirical bent, by landmark shows like "Mr. Minister," "Abangan ang Susunod na Kabanata," "Sic O'Clock News," and "Ispup."

'Pet Star'

BEGINNING Oct. 1, "Pet Star" airs on Animal Planet every Friday at 8 p.m. The show is the channel's version of TV's popular talent search series—only with pets. The auditions across the US discovered roller-skating birds, rats that play basketball, a pig that paints, a dog that surfs—etc. Enough talent was found to crate 15-one-hour episodes where celebrity judges and audience members evaluate the animal contestants' skills. "Pet Star" is hosted by **Mario Lopez.**

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LG Electronics Ushers in a New Era in Digital Home Appliances with the TV Refrigerator

In its effort to provide consumers with high-quality home appliances that fuses impeccable form with versatile functionality, LG Electronics (LGE), a global leader in digital home appliances introduces the TV Refrigerator --- a 21 cu. ft. refrigerator with a 13" TFT-LCD TV monitor and radio function.

As more and more people utilize the kitchen for activities other than cooking, LGE believes in offering products that provide consumers with utmost convenience as they go about their tasks. In a study conducted among upscale housewives, the kitchen is no longer used strictly for cooking. Today's multi-tasking housewives also utilize the kitchen as a venue for hobbies, entertainment and recreation. Designed to meet these requirements, LGE's TV Refrigerator allows housewives to enjoy their favorite programs while preparing the family's meal.

LGE's TV Refrigerator features a multi-aperture flow cooling system that completely shuts off heat from the TV. Its antibacterial feature, the Biosilverä and Bioshieldä, utilizes nano particles of silver that promote wellness and helps consumers live healthy lives. This means that TV Refrigerator's interior is treated with silver ions that effectively prevent the growth of bacteria, fungi and mold.

With an elegant titanium finish, the new LGE TV Refrigerator is practically finger print-proof. Its interiors boast of large cooling compartments that can accommodate practically everything --- from meats to vegetables, snacks, desserts, even leftover food.

Equipped with an equalizer function and stereo sound, the TV component, on the other hand, provides users vivid, broadcast-quality entertainment. With this innovation, housewives can easily follow the procedures featured in the cooking shows they're watching. Its 120-angle view and remote control allow for easy viewing from practically any area in the kitchen.

With full features of a 21 cu. ft. refrigerator and a 13" color TV, the TV Refrigerator underscores LGE's position as a leader in cutting-edge digital home appliances.

LG Electronics Philippines (CEO: Jeff Hong) was established in 1988 as the digital leader in Home Appliances and Display Devices by introducing breakthrough and cutting edge products in the Electronics, Information and Communications products arena with an annual sales of P 2.5 Billion and employing more than 200 highly motivated and skilled individuals.

As a major player in the Electronics, Information and Communications products arena, The LG Digital Display and Multimedia provides core technologies for highly advanced digital products and is a world leader in Digital Display products including plasma TVs, LCD TVs and monitors, and digital high-definition Televisions (HDTV) and its Digital Appliances is a global leader and leading innovator in Washing Machines, Refrigerators, Microwave Ovens and Air conditioners.

LG Electronics' goal is to enable the intelligent networking of digital products that will make consumers' lives better than ever. For more information, please visit www.lge.com.ph.

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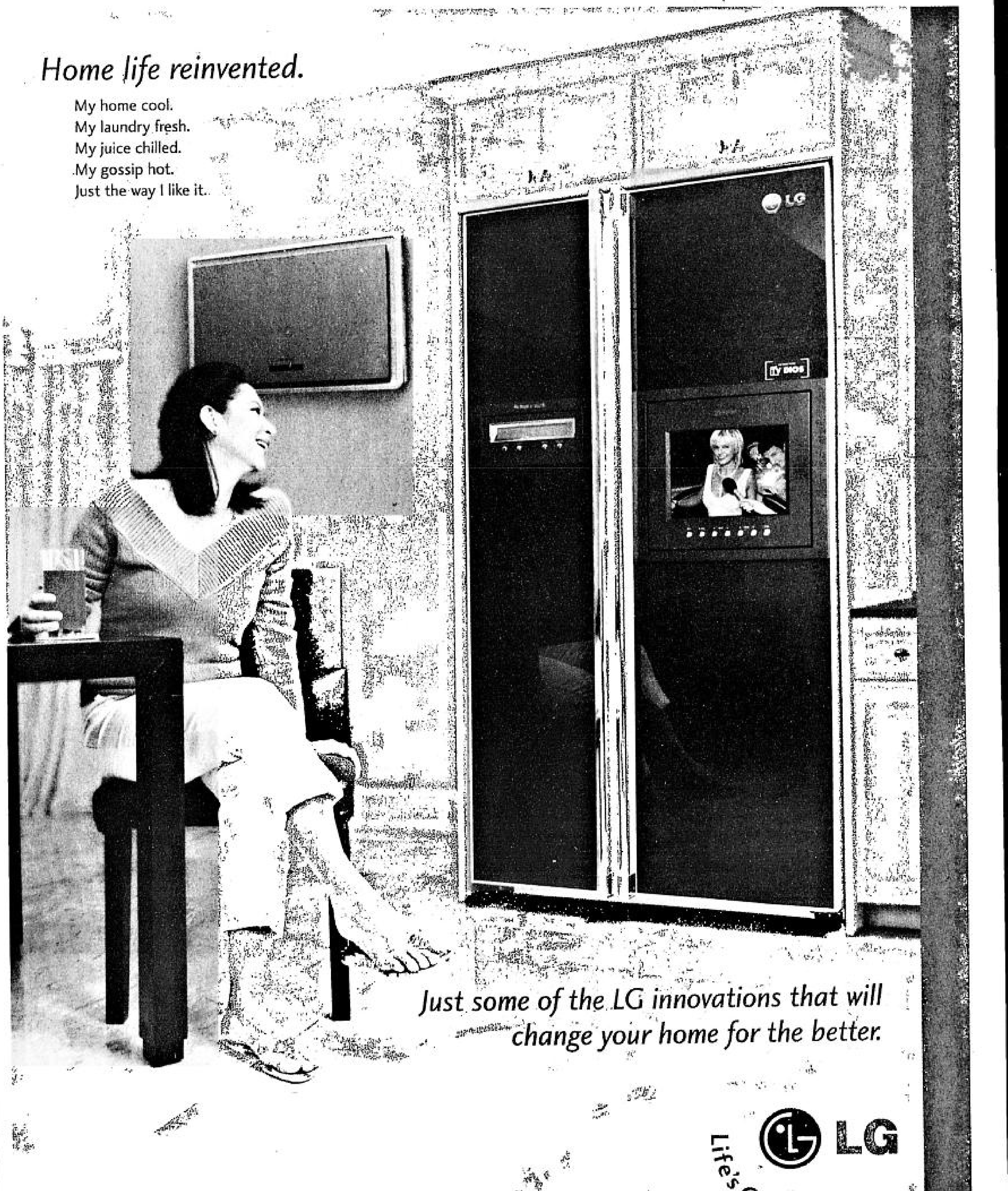

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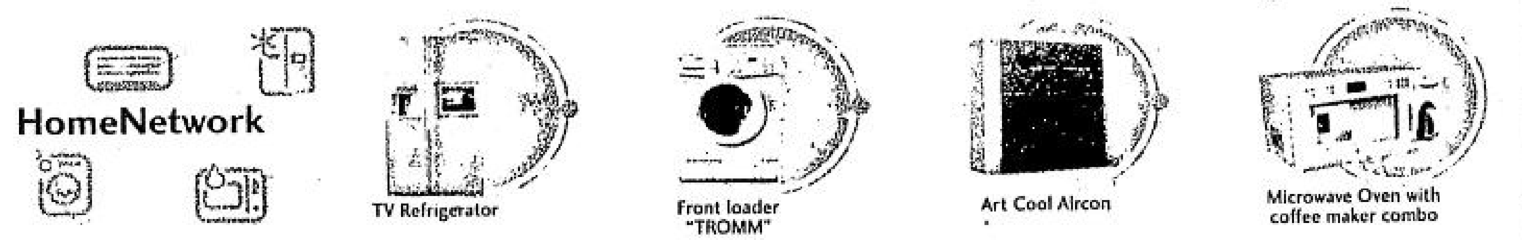

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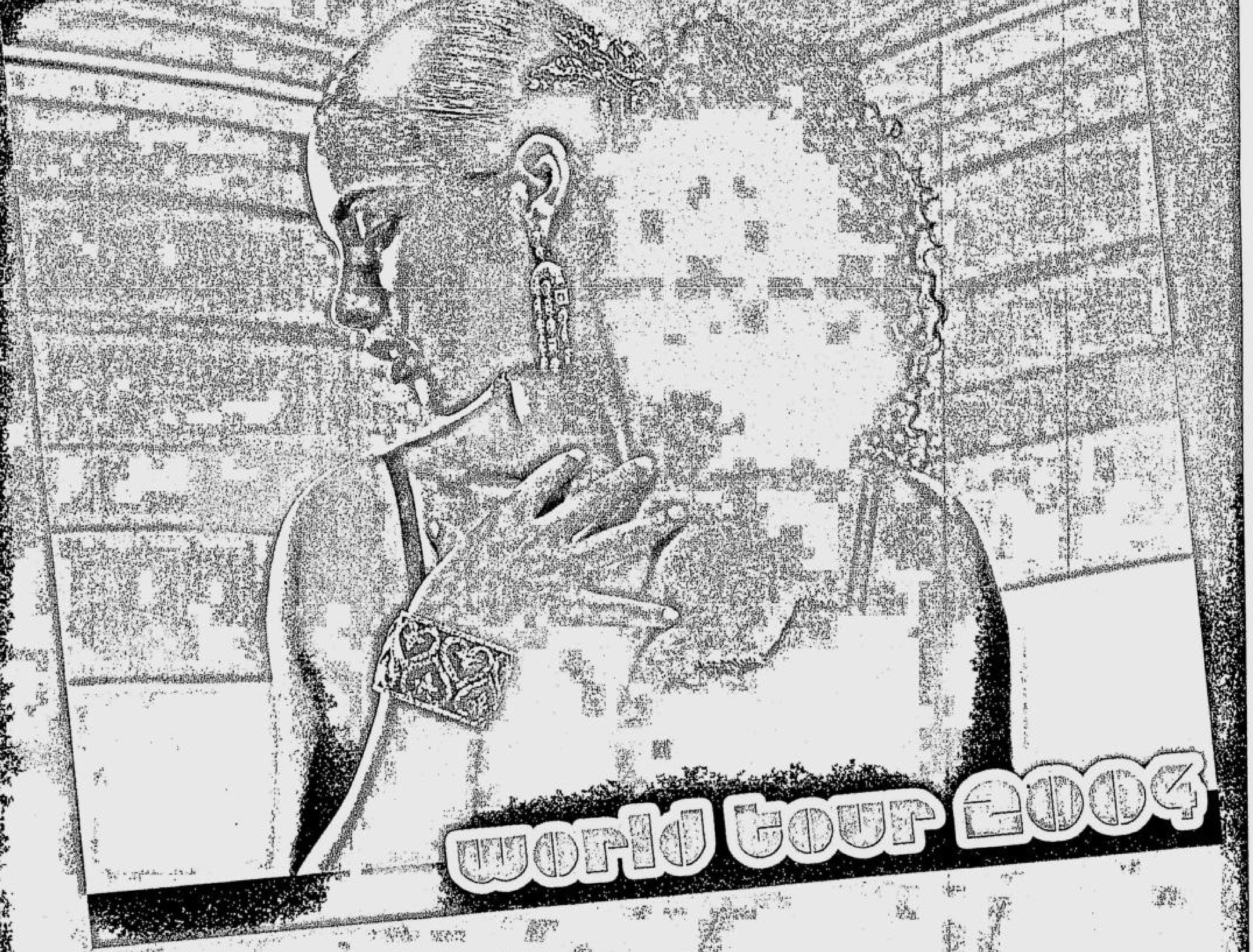

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Slow reforms weigh on RP ratings–S&P

By Doris C. Dumlao

STANDARD & Poor's yesterday said the Philippines' credit ratings could come under pressure due to slow progress on fiscal reforms and the country's vulnerability to rising global interest rates and higher oil prices.

In its latest commentary, the international rating agency stressed that a speedier legislative action on the revenue measures proposed by the administration could ease such pressures.

Paul Coughlin, S&P managing director for Asia-Pacific, told a teleconference: "We're not necessarily talking about an imminent downgrade. What we're really just indicating is the direction of the pressure."

"At the minimum, if there'll be no significant progress on these issues by the end of the year, there will be pressure on the outlook," he added.

"The window of opportunity to avert more downward pressure on the currency and, ultimately, on the country's credit rating, may be narrowing," S&P credit analyst Agost Bernard said in a statement.

S&P assigned a BB rating to the country's long-term foreign currency credit and a long-term local currency rating of BBB minus also with a "stable" outlook.

The BB rating is defined as having "substantial credit risk, particularly as a result of adverse economic change over time, but business or financial alternatives may be available to allow financial commitments to be met."

S&P said the next two to three months would be crucial in determining the country's near-term fiscal outlook as well as the new administration's capability to initiate and implement reform.

"If key tax measures are passed, and the tariff hike of state-owned company National Power Corp. is made permanent, investors should breathe easier. On the other hand, the failure to pass these tax measures will risk a loss of momentum in the entire tax reform initiative," it said.

"Perhaps more damaging in the longer run is the signal that despite a clear and urgent need for comprehensive fiscal remedy, the political class is unwilling to swallow the bitter medicine," S&P said.

It noted that none of the new tax measures proposed by the government had been passed so far.

Economic Planning Secretary Romulo Neri said the country would indeed risk being downgraded unless lawmakers would pass at least three of the eight proposed revenue measures this year.

Bangko Sentral ng Pilipinas Assistant Governor Diwa Guinigundo, however, said the S&P's recent assessment was "unfair."

"The authorities are making very strong representations in Congress and Senate to facilitate the enactment of key fiscal measures, particularly the indexation of sin taxes," Guinigundo said.

Given the country's "considerable" external exposure by way of $56.3 billion worth of foreign debt and dependence on imported oil, S&P said the country's vulnerability to shocks and negative sentiment was set to rise. *With a report from Reuters*

INDICATORS

CURRENCIES

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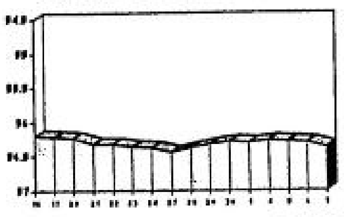


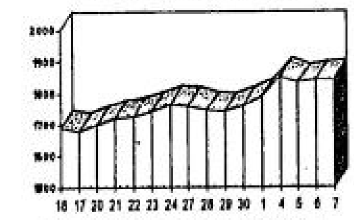
P 56.37= $ 1
As of 5 p.m., Oct. 7, 2004

¥ 111.22 = $ 1
As of 5 p.m., Oct. 7, 2004

GOLD: $417.60-418.10
per ounce Hong Kong, Oct. 7, 2004

STOCK MARKET

PSE COMPOSITE INDEX



(See stock market report on Page B2)

Stocks end higher

SHARES closed marginally higher yesterday, buoyed by last-minute buying in select blue chips and led by Bank of the Philippine Islands and Digital Telecommunications or Digitel, traders said.

The benchmark 30-company Philippine Stock Exchange Index ended up 1.01 points, or 0.1 percent, to 1,842.68, adding to Wednesday's 0.5 percent rise. Gainers led decliners 46 to 33, while 48 stocks were unchanged.

BPI was the most active stock, up 3.2 percent at P49. The country's second-largest bank is known for its conservative business policy and stable revenue stream.

Digitel fared even better, posting a 22-percent gain to close at P1.58. Last week, a local newspaper reported that Hong Kong-based tycoon Li Ka-shing's Hutchison Telecommunications International was in informal talks for a possible investment in Digitel. Digitel president Lance Gokongwei dismissed the talk as mere rumor but that hasn't dampened interest in the stock.

The market was relatively weak for the most of the session on concern over rising oil prices, traders said. ***AP***

SBC strengthens forex remittance business

SECURITY Bank Corp., in a bid to expand its remittance business, has tied up with foreign exchange service provider Asian FX Exchange and UK-based Travelex Money Transfer (TMT).

TMT is an affiliate of Travelex plc., one of the world's largest foreign exchange specialists with over 650 retail branches and 16,000 business customers.

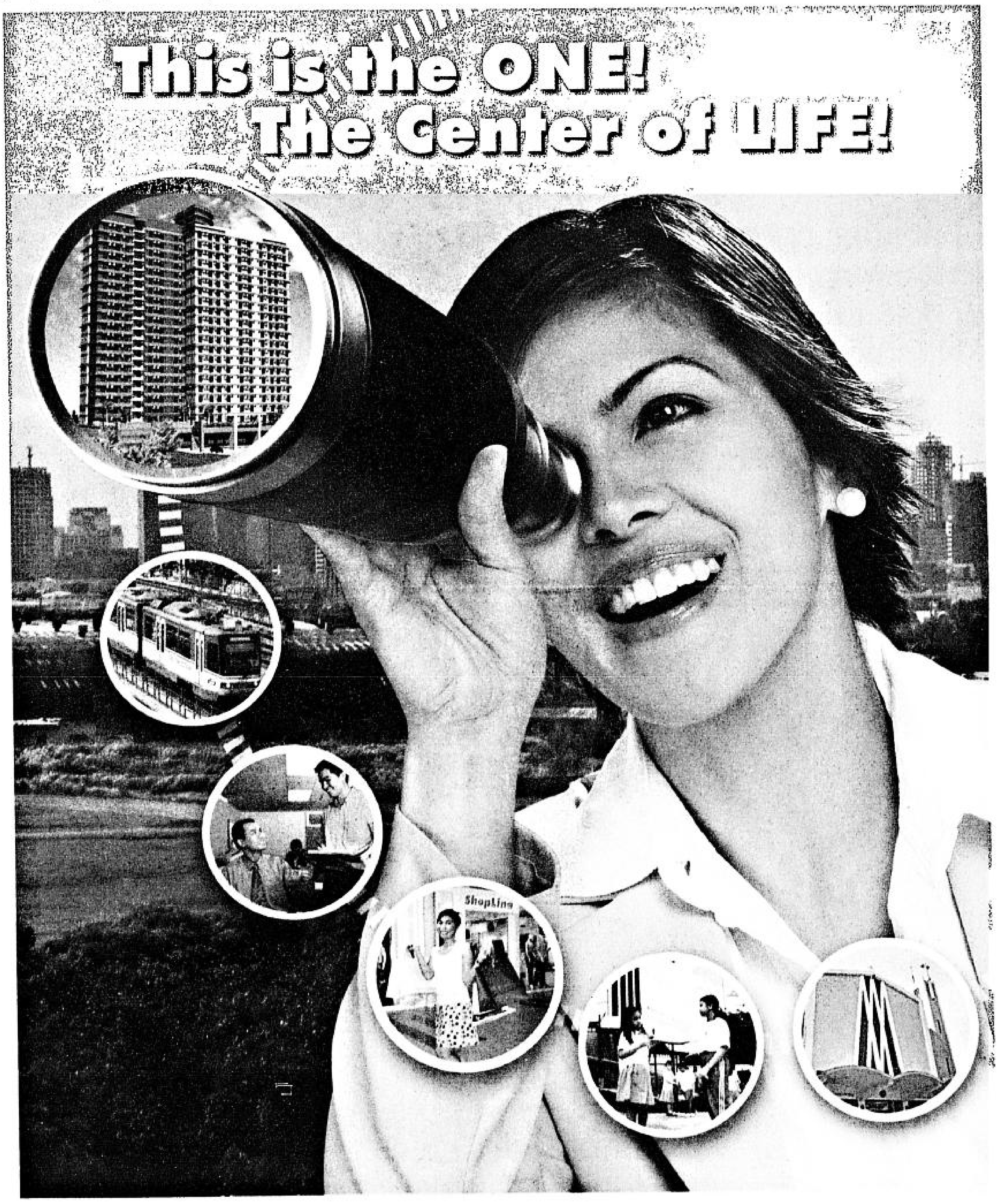
In a press briefing yesterday, SBC senior vice president Joven Hernandez said the bank wanted to get a bigger share of the multi-billion-dollar remittance market.

The bank, he said, was looking at this business as a major source of consumer and fee-based income.

Hernandez said the remittance business was projected to enjoy continuous growth as the country remained a major supplier of doctors, nurses and caregivers to industrialized countries. ***Doris C. Dumlao***

INTEREST RATES

October 7, 2004- MART1 Rates Benchmark Interest Rates	MART 1 7-Oct-04	MART 1 6-Oct-04
1 Month	8.0764	8.0732
3 Months	8.2232	8.2033
6 Months	9.0982	9.0883
1 Year	10.0839	10.0174
2 Years	10.7732	10.7732
3 Years	11.3821	11.3946
4 Years	11.8321	11.8536
5 Years	12.2893	12.3018
7 Years	13.08	13.0693
10 Years	13.35	13.3679
20 Years	13.7232	13.7232
25 Years	14.1143	14.0839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Sustainable food production programs pushed

By Ernesto M. Ordoñez

COMMENTARY

PROVIDING food for the poor is advocated and appreciated by the Catholic Church.

Proof enough is the long line of itinerant workers and vagrants seen daily from 6 a.m. to noon at Plaza Miranda.

There, the Quiapo Catholic Church regularly gives them free *lugaw*.

However, such programs should be put in their proper perspective.

It was reported early this week that the government was considering giving out food coupons, worth at least P1,200 a month, to five million families. This amounts to P6 billion a month.

While dole-outs are justified in some instances, the decision on their magnitude, form, and duration must be reviewed in the context of a larger program, where other ways to achieve the objective should be considered.

Caloocan Bishop Deogracias Iñiguez, chair of the Public Affairs Commission of the Catholic Bishops Conference of the Philippines, was quoted as having "urged the government to get to the root causes of poverty, instead of stopping at palliatives."

Other ways

From July 7-8 last year, in a workshop funded by the Canadian International Development Agency (CIDA), 70 non-government organizations nationwide met on the theme "Building Transformative Communities."

In its own unique way, each NGO was successful in addressing poverty, including the basic problem of feeding the poor.

The NGOs shared their development processes and practices, which helped transform the mentality of the people in their communities from over-dependence on government and dole-outs to empowerment, self reliance and governance.

Reviewing the impressive workshop results, an Alyansa Agrikultura leader asked: "Why not allocate a major part of the proposed P6 billion for food coupons to joint food production and distribution projects with successful NGOs and transformed communities? After all, they have proven their effectiveness for many years, even with minimal government assistance."

Transformed communities

In late 1997, El Niño caused severe food shortages in several areas in Mindanao.

It was then that a program to feed the poor, with the same objective as today's proposed food coupon program, was launched. Called the 'Pagkain Para Sa Masa' (PPSM), it mobilized the different groups involved in food production.

This included farmer organizations, NGOs, local government units, the Department of Agriculture (DA) and the University of Southern Mindanao (USM).

Its main initiators were Professors Edwin and Rosa Fe Honrade and President Virgilio Oliva of USM, as well as Dr. Santiago Obien of the DA.

Instead of food coupons, the program provided access to planting materials for upland rice, corn, root crops, vegetables, fruit trees and native chicken. This was accompanied by training and technical assistance.

About 48 municipal mayors and 470 barangay captains set up at least one hectare each in their respective areas for food nurseries.

This included a replication and distribution component, providing the multiplier effect for the project.

With a budget of only P3.5 million, which helped 5,000 targeted families that was then limited to eating one meal a day, the project succeeded in providing three meals a day for each family.

This even included the potential of raising extra money from their food surplus.

Assuming a low value of P4 per meal, this translated to an P87.6-billion return on the original P3.5 million invested.

This sustainable PPSM program seems to be far superior to a food coupon program that will stop the moment funds run out.

Different priorities

Unfortunately, the outstanding performance of this transformed community was not rewarded. The P4-million budget received in 2001 was reduced to about P500,000 for the last three years because of "different priorities."

These priorities were never made known to the Agriculture and Fisheries Councils (AFCs).

The AFCs are the legally mandated joint private sector-government bodies where transformed communities can play a role.

As a general practice, the DA does not give the AFCs information on how the DA uses its bud-

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PPA profit expected to double this year

By Clarissa S. Batino

THE PHILIPPINE Ports Authority has jacked up its full-year profit target to P1.6 billion, or double of last year's level, following a strong first semester performance.

The PPA had earlier set its target for this year at P1.38 billion, up by 64 percent from last year's actual profit of P847.3 million. However, the first semester profit performance turned out much better than expected at P1.22 billion prompting the agency to jack up its 2004 projection.

"We are looking at a net income of P1.6 billion this year on revenue of more than P5 billion," said PPA general manager Oscar Sevilla.

Sevilla attributed the good first semester performance to the agency's improved efficiency and big savings arising from cost-cutting measures.

The PPA is tasked to operate government-owned ports, help regulate the maritime industry and put up more ports to improve the flow of goods and services.

The maritime agency is one of the government's key revenue earners in the form of fees imposed on private port operators and foreign vessels that dock in local ports. It also charges terminal fees on persons and vehicles boarding the roll-on, roll-off ferries.

Sevilla said half of the PPA's income was being remitted to the national treasury.

Based on the agency's original target, revenue from port operations this year must go up slightly to P5.5 billion from P5.4 billion last year and expenses should drop by 10 percent to P4.12 billion from P4.22 billion in 2003.

There are more than 100 ports in the country catering to around 52 million passengers and more than 146 million metric tons of cargos yearly.

Nearly 300,000 vessels arrive at Philippine ports every year while more than 3.5 million TEU containers pass through these ports.

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23F GT Tower Ayala Avenue cor HV Dela Costa St., Makati City

STATEMENT OF CONDITION
As of September 21, 2004

ASSETS		Amount
Cash and Cash Items	P	2,440,110 40
Due from Central Bank		210,968,720 67
Due from Other Banks		446,934,300 70
Interbank Loans Receivable		825,673,530 73
Trading Account Securities		
Investments in Bonds and Other Debt Instruments (Net)		2,774,291,431 84
Loans, Discounts & Advances (Net)		2,920,149,541 39
Equity Investments (Net)		2,579,850 00
Due from Head Office/Branches/Agencies Abroad		1,604,051,147 71
Bank Premises, Furnitures, Fixtures & Equipments (Net)		10,258,527 73
Other Assets (Net).		
Others		187,283,386 21
TOTAL ASSETS	P	9,011,088,564 20

LIABILITIES		
Demand Deposits	P	250,562,330 65
Savings Deposits		653,051,350 14
Time Deposits		3,560,837,677 60
Special/Other Deposits		35,013,101 78
Due to Central Bank		5,266,143 80
Due to Head Office/Branches/Agencies Abroad		3,439,066,952 65
Outstanding Checks/Payment Orders		1,813,939 97
Bills Payable		
Interbank Borrowings		200,414,333 20
Unearned Income and Other Deferred Credits		390,239 16
Other Liabilities		324,339,092 75
TOTAL LIABILITIES	P	8,437,635,270 84

CAPITAL ACCOUNTS		Amount
Assigned Capital	P	444,323,634 54
Other Capital Accounts		129,129,658 62
TOTAL CAPITAL ACCOUNTS	P	573,453,293 30
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	P	9,011,088,564 20

CONTINGENT ACCOUNTS		
Unused Commercial Letters of Credit	P	2,433,846,279 92
Spot/Future Exchange Bought		2,173,303,656 02
Spot/Future Exchange Sold		2,307 928,371 44
Other Contingent Accounts		1,518,283,774 10
TOTAL CONTINGENT ACCOUNTS	P	8,433,122,084 38

Other Information

1. Deposits of		
a Government		nil
b Banks		31,840,418.51
c Trust Department		nil
2. Compliance with Magna Carta Law		
Prescribed Ratio	6% Small Ent.	2% Medium Ent.
Actual Compliance		6.03 2.49
3. Amount of Non-Performing Loans		149,123,381 00
4 Ratio of Non-Performing loans to total loan portfolio		4.70%
5 Amount of classified loans and other risk assets		149,123,381 00
6 General Provision for Loan Losses		139,854,771 61
7 Specific Provision for Loan Losses		80,422,835 11
8 Return on Equity (ROE) - Based on Assigned Capital		29.19%
Return on Equity (ROE) - Based on Shareholder's Equity		22.71%
Return on Equity (ROE) - Inclusive of Net Due to HO		5.58%
9. Amount of DOSRI loans/advances		5,390,237 46
10 Ratio of DOSRI loans/adv to total loans/advances		0.17%
11 Amount of Past Due DOSRI loans /advances		nil
12 Ratio of Past Due DOSRI loans/adv to total loan portfolio		nil
13. "Net Due to Head Office/Branches/Agencies Abroad" forms part of capital of Philippine Branch of foreign bank		1,835,015,804 94

*Amended to conform with Circular No. 208 dated August 17, 1999 and Memorandum to All Banks dated November 29, 1999

REPUBLIC OF THE PHILIPPINES)
MAKATI CITY) S.S.

WE, JOHNNY CO and WAYNE BROWN of the above-mentioned bank do solemnly swear that all matters set forth in the above statement of condition are true and correct to the best of our knowledge and belief.

(Sgd.) JOHNNY CO
General Manager and
Country Head

(Sgd.) WAYNE BROWN
Chief Operating Officer

M1502666
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Page No. III
Series of 04

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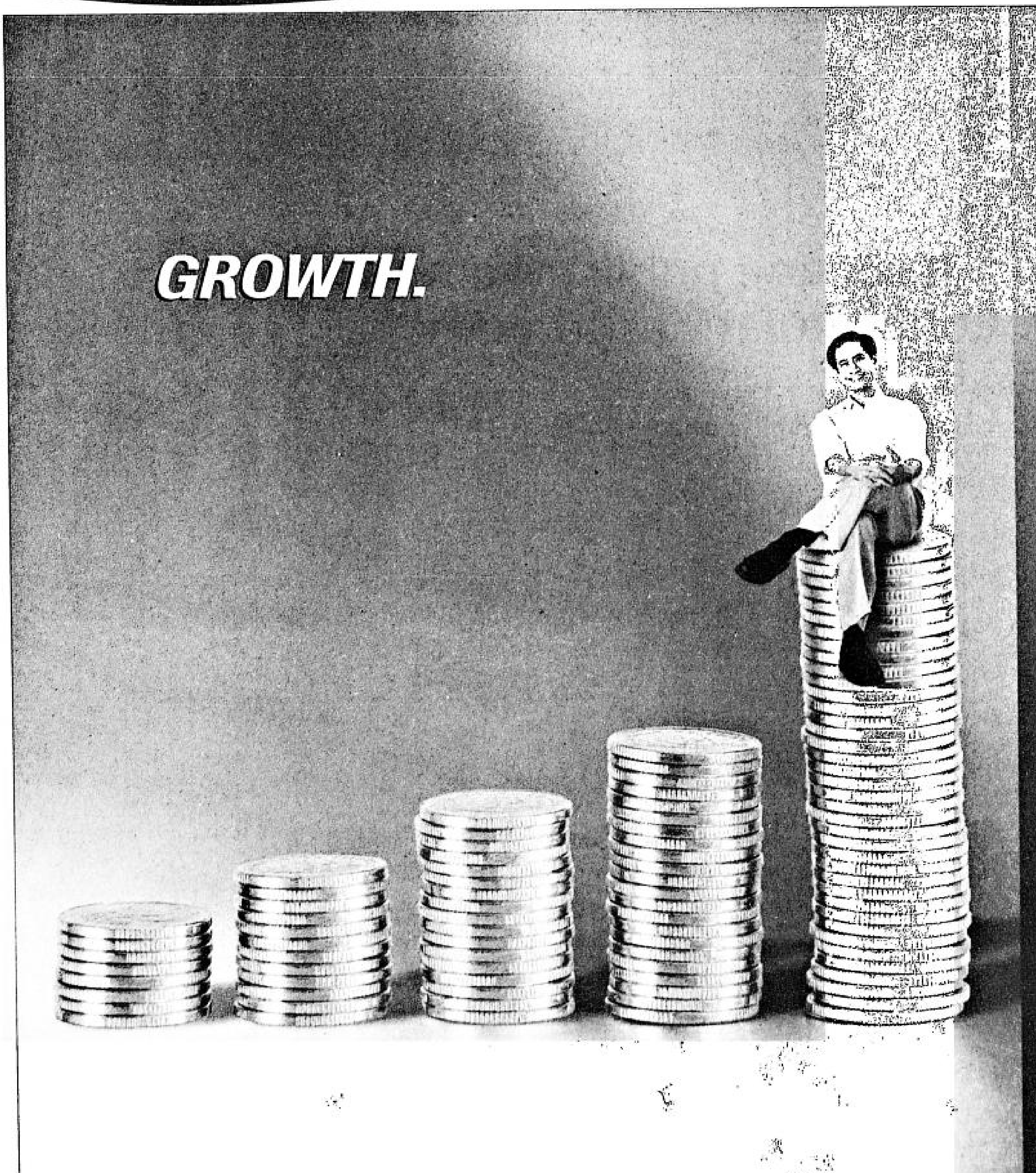

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Thais acquire Asian Hospital

COCKTALES

Victor C. Agustin

A THAI hospital group is set to take management control of the debt-laden Asian Hospital after acquiring a 40 percent stake in the Alabang medical facility.

Publicly listed Bumrungrad Hospital disclosed that its unit, Bumrungrad International, would shell out $9.2 million to buy out a company, apparently the Singapore-based venture capital group, Vista Medical Management, which held the 40 percent stake in the Alabang hospital.

In addition, the Bangkok group would also contribute up to P400 million out of a planned capital increase of P600 million for the Asian Hospital and Medical Center.

The new money would be used to reduce debts as well as acquire a computerized management and accounting system for the hospital.

According to the grapevine, a former board director, Singaporean Edward Oh, will assume the vice chair position, to represent the Thai group. Oh, until recently, was also the chief financial officer of Vista.

US-based heart surgeon Jorge Garcia, who returned to the country to become the moving force behind the Asian Hospital, will be retained chairman.

The largest private hospital in the region, Bumrungrad popularized medical tourism in Thailand with its US-accreditation, foreign-trained doctors, five-star facilities, hotel lobby look, and a McDonald's and Starbucks in its food court.

According to Thai press reports, about one third of the Bangkok hospital's 850,000 annual patients last year came from overseas. Industry-wide, Thailand's private hospitals generated some $280 million in medical tourism revenues in 2002, according to the Thai Private Hospital Association.

With an eye also toward medical tourism, the two-year-old Asian Hospital itself has already obtained accreditation from the Commonwealth of Northern Mariana Islands to treat Saipan and Guam residents.

As well, Alabang Hospital plans to increase to 500 its current 258-bed capacity, with a new wing dedicated to foreign patients.

Blast from the past

HERE'S news to railroad buffs.

The Privatization and Management Office is conducting a public bidding to dispose of a complete railroad bridge, terminal buildings, wooden ties, and other railroad memorabilia that used to belong to the now defunct Panay Railways Inc.

Originally built by the Americans to transport sugarcane harvest, the railway later served passenger traffic between Iloilo and Roxas cities until it closed down in the late 1980s.

The bidding is being held on an "as-is, where-is" basis. What the PMO did not say is that squatters have now invaded the railroad easements, and hopefully have not finished carting off the rail equipment as the riffraffs have done in the shuttered Central Luzon line.

Banking buzz

- THE BANGKO Sentral plans to build branches in Legazpi, Naga and Tuguegarao to make it easier for cash and liquidity management in the respective regions. The branches should also make it easier to flush out and retire dirty and disintegrating banknotes.

COCKTALES/ B6

Coffee exports hit $2.28M in 1st 8 mos

By Ronnel W. Domingo

THE DEPARTMENT of Trade and Industry yesterday called on coffee growers to produce more as exports had jumped 120 percent to $2.28 million in the first eight months of the year from $1.04 million in the same period of 2003.

The International Coffee Organization Certifying Agency (Icoca) reported that sales from January to August had already exceeded by 52 percent this year's total export target of $1.5 million.

Last year, coffee exports yielded earnings of about $2.02 million, an increase of 76 percent from about $1.14 million in 2002.

"We hope that the encouraging performance of our coffee exports would continue further and contribute to the country's overall export performance," Trade Undersecretary Thomas G. Aquino said.

According to Aquino, Philippine coffee exports are reaching a wider market due to the cutback in production by traditional exporters like Brazil. The cutback came at a time when world prices were high.

In previous years, combined coffee production of 45 countries posted a 14.5-percent decline from a total of 102.5 million bags in 2003 from 119.95 million bags in 2002, according to the London-based International Coffee Organization.

The decrease resulted in an increase in world coffee prices, which benefited minor exporters like the Philippines, the DTI said.

About two-thirds of coffee exports in the first eight moths were shipped to Japan. The rest went to Saudi Arabia, Kuwait, Malaysia, Singapore, Thailand, Palau, Greece and Papua New Guinea.

Of the total volume shipped out, 92 percent were in soluble or instant form, accounting for 1,020 metric tons. The rest, about 77 metric tons of green coffee beans, were exported to the United States and Oman.

In terms of foreign exchange earnings, shipments of high-value coffee such as processed or instant coffee had the best export price at $5,444 a metric ton. Roasted or ground coffee fetched $2,470 a ton while green coffee beans were sold at $1,721 a ton.

"At least 90 percent of our coffee exports are those of high-value or high value-added," Aquino said. "This development would motivate our coffee farmers—who rely mostly on orders of coffee manufacturers—to increase their production."

Due to rising demand from Japan, coffee players like Nestlé Philippines and other DTI accredited trader-exporters, are expected to ship more instant coffee abroad until the end of the year, the Icoca said.

Earlier, Aquino said the government had taken steps to foster the growth of the local coffee industry as more and more farmers began shifting to other crops such as fruits and vegetables.

Aquino said a portion of revenues from increased coffee exports was being earmarked to help the industry gain technical competence and obtain certification from coffee farms, millers and roasters.

Transco bids exceed DoE expectations, says Perez

By Abigail L. Ho

FOUR "strong" investor groups on Wednesday submitted firm price offers for the 25-year National Transmission Corp. (Transco) concession contract.

The offers "exceeded our expectations," Energy Secretary Vincent Perez said.

The price offers are now being evaluated to determine which entity the Power Sector Assets and Liabilities Management Corp. (PSALM) would negotiate with first, Perez added.

"The price offers submitted indicate that there is sustained and serious interest in Transco from the four investor groups," Perez said. "However, these are raw offers which we have to evaluate alongside the term sheets they earlier submitted, to compare the proposals in terms of net expected value for the government."

On the matter of a negotiated bidding process for the Transco concession, PSALM president Raphael Lotilla said in an earlier interview that a Department of Justice opinion had to be secured before any formal negotiations could take place.

This would ensure that no legal hurdles would be encountered in the middle of formal talks, Lotilla explained.

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Investments of Variable Life Insurance Contracts	Current Week October 05, 2004	Last Week September 28, 2004
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Managed Fund - Peso	1.24911	1.23527
Bond Fund - US Dollar	1.0589	1.0534

* Note: These investments at variable life insurance contracts are not mutual funds. [illegible] products are regulated by the Insurance Commission

A MESSAGE TO CONSUMERS FROM SONIC STEEL INDUSTRIES

This is to inform the consuming public that Mr. Abeto Uy of Steel Corporation or any entity or personality acting on his behalf has not been authorized by the courts to confiscate, seize, or otherwise stop the sale of 55% Aluminum/Zinc coated GI sheets marketed under the name of SUPERLUME by Sonic Steel Industries.

Sonic Steel has filed a case against Mr. Uy and Steel Corporation for claiming to have a copyright over the crystalline cluster patterns that appear on the surface of the GI sheets coated with 55% Aluminum/Zinc preparation. The patents over the GI sheet coating technology have long expired and the technology is now part of the public domain.

The case is still pending before the Manila Regional Trial Court Branch 24 Judge Antonio M. Eugenio, Jr., docketed under case number 04-110958. This also means that Mr. Uy cannot obtain, from any other courts warrants for the search and seizure of SUPERLUME products until the said case is decided with finality.

Ultimately, the resolution of this case involves the interests of millions of consumers, from families building their first home to construction companies with contracts to build subdivisions, skyscrapers and other major infrastructure projects.

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Credit ratings downgrade spells wider deficit for RP, says expert

By Michelle V. Remo

THE FAILURE of the government to implement its proposed revenue-enhancement measures within the next few months will widen the budget deficit by another P73 billion, as the continuing deterioration in the perception of the country will lead to higher cost of borrowings.

Professor Victor Abola of the University of Asia and the Pacific (UA&P), raised the alarm as he criticized government leaders, particularly legislators, and the tax-paying public for their alleged complacency in dealing with the country's fiscal problem.

"Everybody seems to agree that there is a problem, but (no one) wants to contribute any solution," Abola yesterday said during the presentation of his study at the UA&P. "It seems some still believe we don't have a crisis, or that we can still solve the problem administratively. They don't realize that the problem we are facing is very serious."

He said legislators who would block the passage of the revenue measures would have to answer for the consequences of the fiscal problem.

In his study, Abola said that in the absence of quick solutions, the country was courting a credit-rating downgrade. If that happens, spreads on Philippine debt papers can easily widen by about 100 basis points (or one percentage point), resulting in P20 billion in additional premium that the government will have to pay for foreign debt papers it has issued.

Abola explained that a 100-basis point increase or decrease in spreads is equivalent to roughly P20 billion in additional deficit or revenue.

Abola added that the government would also have to pay P37 billion more for interest on Treasury bills and bonds. He said that there would be a 2- to 3-percent increase in interest rates for T-bills and bonds, resulting from lack of government action.

According to Abola, if the government fails to implement the revenue measures, then the authorities can no longer expect savings from local government units. The LGUs normally save up to P10 billion in excess funds per year from their share of the internal revenue allotment.

Abola also warned the government that it would have to pay P6 billion in additional interest on its other borrowings.

The additional expenses resulting from a credit-rating downgrade, higher T-bill and T-bond rates, the P10-billion lost savings and the P6 billion in additional interest, will add about P73 billion to the budget deficit, Abola said.

The government's budget deficit is expected to hit P197.8 billion by yearend. The government hopes to reduce this figure to P184.5 billion in 2005.

In his study, Abola identified the key government proposals that could work in wiping out the budget deficit by 2010.

He said the key measures could generate an additional P147 billion in revenue per year. These measures could even hasten government efforts to wipe out the budget deficit by 2008.

On the expenditure side, Abola said government should freeze the internal revenue allotment (IRA, or the share of LGUs to the national budget) for two years, cut pork barrel spending by half, and reduce the budget of agencies. He said these proposed measures would result in P25 billion in savings.

On the revenue side, the professor said the government would have to implement the proposed indexation of taxes on cigarettes and alcohol, increase petroleum tax rate, impose higher excise tax on cars, and expand the coverage of the value-added tax, to generate P54.2 billion in additional revenue.

The professor stressed that the Philippines could not afford a credit-rating downgrade because the country's spreads were already much wider than its counterparts in the region. The spread on Philippine sovereign debt papers is already at 446 basis points—much higher than Thailand's 97 bps, Malaysia's 55 bps, and Indonesia's 355 bps, Abola said.

MVP, Sy deny buying block of SMC shares

TWO OF the country's business heavyweights—telecom executive Manuel V. Pangilinan and the SM Group of mall tycoon Henry Sy—separately denied that they had gobbled up shares of San Miguel Corp. in the last two days.

Some P6 billion worth of shares of the country's food and beverage giant had been sold in two blocks in two days.

"I have nothing to do at all with the cross sale of San Miguel shares yesterday," said Pangilinan in a text message.

Pangilinan kept mum when it was reported earlier that he was negotiating to acquire the 20-percent stake of San Miguel chair Eduardo "Danding" Cojuangco.

Tessie Sy, SM Investments Corp. vice president, said the Sy family was not involved in the large block of San Miguel shares crossed or transacted at a negotiated price in the stock market Wednesday.

"No, not us," Sy said when asked whether her family was involved in the deal.

The private holding company of the Sy family holds a 6 to 7 percent stake in San Miguel, equivalent to a board seat.

Roughly 68 million shares of San Miguel class A and B shares were crossed Wednesday and valued at between P4.8 billion. Yesterday, a block of 15 million San Miguel B shares were sold at P72.50 apiece for a total of P1.09 billion.

Both transactions were brokered by ABN-AMRO Asia Securities (Philippines) Inc., the same broker known to have arranged the deal between the Sy family and the San Miguel Retirement Fund when the Sy Group bought 6 percent in SMC.

Clarissa S. Batino and Elizabeth Sanchez

Sustainable food production programs pushed

From page B2

get in their respective areas.

This appears to violate the spirit of consultation and transparency that the law envisioned for AFCs.

It further deprives the AFCs of a potent tool to curb corruption, which Bishop Iniguez said might account for as much as 40 percent of government revenues.

We doubt if the concerned AFC would have approved the decrease in the PPSM budget if there had been transparency in the fund allocation.

Conclusion

Feeding the poor is imperative. But with our current fiscal difficulties, it is equally imperative that we choose the most effective use of our scarce resources to meet this objective.

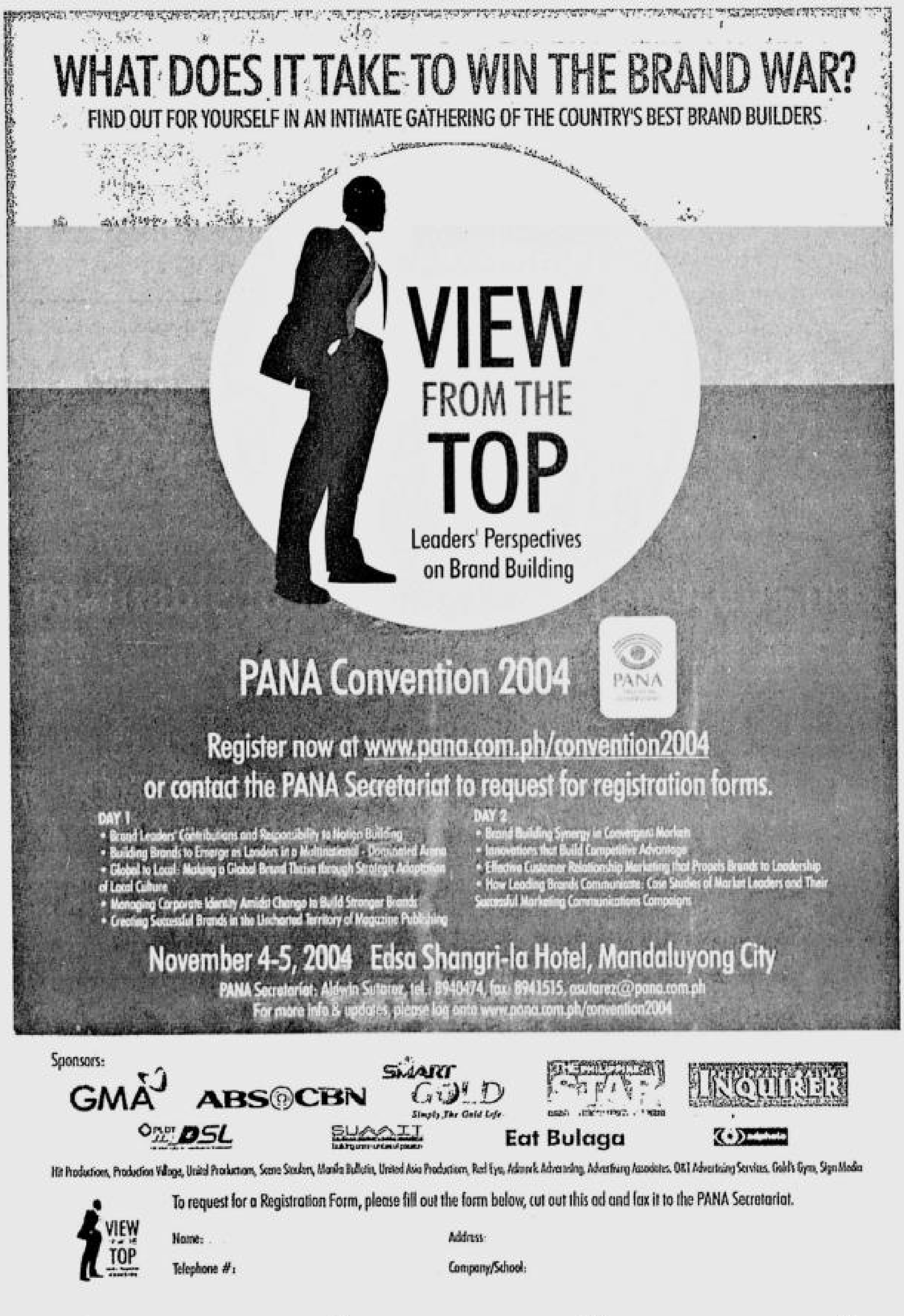
While food coupons may have a justifiable role in feeding the poor, P6 billion a month appears excessive.

A large portion of this would be more wisely used by sharing this with NGOs and transformative communities that have a successful track record in addressing poverty and feeding the poor. Sustainable programs with a transformative community component, such as the PPSM, will not only feed the poor.

It will also help transform many of our communities from being over dependent on the government to being self-reliant.

This is a different hunger that should be equally addressed if we are to progress as a nation.

(The author is chair of Agriwatch, a private sector initiative; former undersecretary of agriculture and trade and industry, and former chair and Cabinet secretary for Presidential Flagship Programs and Projects. For inquiries or suggestions, e-mail agriwatchphil@yahoo.com or telefax 02-8516635)



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Cocktales

From page B5

- METROBANK has withdrawn an offer to mediate and possibly bail its director and chair of risk management committee, Felipe Alfonso, out of the P32.5-million, luxury car con game that has victimized the latter.

Heard through the grapevine

SAN Miguel Corp. itself acquired the P4.3-billion SMC "A" and "B" shares crossed on Wednesday by ABN Amro Asia Securities, with San Miguel planning to momentarily warehouse the bloc as treasury shares.

The seller apparently was the Government Service Insurance System.

(Email: cocktales_pdi@yahoo.com or cocktales_pdi@hotmail.com)

PHILIPPINE STOCK EXCHANGE

(As of October 7, 2004)

STOCKS	OPEN	HIGH	LOW	CLOSE	VOLUME
BANKS & FINANCIAL SERVICES					
BANKS					
Asiatrust Dev. Bank Inc.	3	3	3	3	1,000
Banco de Oro Univ. Bank	19	19	18.75	19	154,000
Bank of the Phil. Islands	47.5	49	47.5	49	3,750,700
China Banking Corp.	530	530	530	530	4,010
Equitable PCI Bank Inc.	43.5	44	43	44	106,000
Export and Ind. Bank Inc.	0.44	0.44	0.44	0.44	460,000
Metropolitan Bank & Trust	28.5	28.5	28	28	92,800
Phil. Savings Bank	28	28	28	28	42,000
Rizal Comm. Banking Corp.	12.75	12.75	12.75	12.75	15,500
Security Bank Corp.	20.75	21.25	20.75	21.25	13,800
Union Bank of the Phil.	24	24	24	24	46,800
FINANCIAL SERVICES					
Bankard Inc.	0.94	0.95	0.93	0.95	390,000
First Metro Invest. Corp.	185	185	185	185	160
Manulife Financial Corp.	2470	2470	2470	2470	30
PCI Leasing & Fin. Inc.	1.34	1.34	1.34	1.34	100,000
Phil. Stock Exchange Inc.	115	115	115	115	2,000
Sun Life Financial Inc.	1685	1685	1685	1685	2,450
COMMERCIAL & INDUSTRIAL					
COMMUNICATION					
ABS-CBN Broadcasting Corp.	22.5	22.5	22.5	22.5	900
Digital Telecom Phils Inc.	1.36	1.58	1.34	1.58	121,992,000
Globe Telecom Inc.	1145	1150	1130	1135	32,400
Ipeople Inc.	1.74	1.74	1.74	1.74	126,000
ISM Communications Corp.	0.035	0.037	0.035	0.037	6,200,000
Liberty Telecoms Holdings	0.27	0.36	0.24	0.35	1,990,000
Pilipino Tel. Corp.	2.75	2.8	2.75	2.75	7,876,000
Phil. Telegraph & Tel. Co.	0.29	0.42	0.29	0.41	4,510,000
Phil. Long Dis Tel Co.	1450	1480	1450	1470	106,780
Ivantage Corp.	0.73	0.73	0.7	0.71	8,880,000
Philweb Corp.	0.012	0.012	0.011	0.012	83,200,000
POWER & ENERGY					
Manila Electric Co. A	16.25	16.25	16.25	16.25	61,000
Manila Electric Co. B	24.5	25	24.5	25	309,600
Petron Corp.	2.95	2.95	2.9	2.9	1,645,000
Salcon Power Corp.	2.2	2.3	2.2	2.3	151,000
Trans-Asia Oil and Energy	1.1	1.1	1.1	1.1	642,000
TRANSPORTATION SERVICES					
Int'l Container Term'l Sv	5	5.1	4.95	5.1	133,000
Lorenzo Shipping Corp.	0.58	0.58	0.58	0.58	50,000
CONSTRUCTION & OTHER RELATED PRODUCTS					
Engineering Equip. Inc.	0.36	0.38	0.36	0.37	6,120,000
Republic Glass Hldg. Corp.	1.72	1.72	1.72	1.72	2,000
Union Cement Corp.	2.65	2.65	2.6	2.6	4,779,000
FOOD, BEVERAGES & TOBACCO					
Alaska Milk Corp.	3.05	3.05	3.05	3.05	100,000
Ginebra San Miguel Inc.	30	30	30	30	50,900
Jollibee Foods Corp.	27.5	28	27	28	287,700
RFM Corp.	0.74	0.75	0.73	0.75	210,000
Swift Food Inc.	0.36	0.36	0.35	0.36	1,560,000
San Miguel Corp. A	58.5	58.5	58	58.5	41,900
San Miguel Corp. B	71	71	70.5	71	24,700
Universal Robina Corp.	9.1	9.4	9.1	9.4	291,000
Vitarich Corp.	0.31	0.31	0.31	0.31	480,000
HOLDING FIRMS					
Abacus Con Res & Hdg A	0.0042	0.0042	0.004	0.004	102,000,000
Ayala Corp.	6.6	6.6	6.5	6.6	6,326,000
Aboitiz Equity Ventures	3.4	3.45	3.4	3.4	1,664,000
Ajo.Net Holdings Inc.	0.029	0.029	0.028	0.028	22,500,000
A. Soriano Corp.	1.4	1.4	1.4	1.4	902,000
Alcorn Gold Res. Corp.	0.0065	0.007	0.0065	0.0065	59,000,000
Anglo Phil Holdings Corp.	0.2	0.2	0.2	0.2	190,000
Baguio Gold Holdings Corp.	1	1	1	1	10,000
Bacnotan Cons Indus Inc.	17.5	17.5	17	17	12,000
Boulevard Holdings Inc.	0.125	0.135	0.12	0.135	700,000
Benpres Holdings Corp.	0.58	0.59	0.58	0.59	3,360,000
A Brown Company Inc.	0.35	0.35	0.35	0.35	10,000
Basic Consolidated Inc.	0.14	0.14	0.14	0.14	1,500,000
Crown Equities Inc.	0.28	0.28	0.26	0.27	10,700,000
Southeast Asian Cement	0.15	0.15	0.145	0.145	1,000,000
DMCI Holdings Inc.	2.34	2.34	2.3	2.3	5,477,000
Fil-Estate Corp.	0.55	0.6	0.55	0.6	40,000
Filinvest Dev. Corp.	1.04	1.04	1.04	1.04	5,000,000
First Phil Hldgs Corp.	27.5	27.5	27	27	334,900
Forum Pacific Inc.	0.16	0.17	0.16	0.17	460,000
Global Equities Inc.	0.0725	0.0725	0.0725	0.0725	1,500,000
House Of Investments Inc.	0.7	0.7	0.7	0.7	200,000
Ionics Inc.	1.94	1.98	1.94	1.98	290,000
J.G. Summit Holdings Inc.	2.02	2.22	2.02	2.22	939,000
Macroasia Corp.	1.5	1.5	1.5	1.5	20,000
Megaworld Corp.	1.42	1.44	1.36	1.38	13,224,000
Multitech Inv. Corp.	0.22	0.35	0.22	0.35	920,000
Metro Pacific Corp.	0.57	0.57	0.56	0.56	94,590,000
Roxas Holdings Inc.	0.89	0.89	0.89	0.89	50,000
Solid Group Inc.	0.4	0.41	0.39	0.39	560,000
South China Resources Inc.	0.21	0.21	0.21	0.21	70,000
Seafront Resources Corp.	0.34	0.34	0.34	0.34	50,000
Uniwide Holdings Inc.	0.165	0.165	0.165	0.165	320,000
Wellex Industries Inc.	0.215	0.24	0.215	0.225	1,350,000
Waterfront Phils. Inc.	0.215	0.23	0.215	0.23	1,300,000
MANUFACTURING, DISTRIBUTION & TRADING					
Music Semiconductors Corp.	1.86	1.86	1.8	1.84	414,000
Mabuhay Vinyl Corp.	0.97	0.97	0.97	0.97	20,000
Picop Resources Inc.	0.0625	0.065	0.0625	0.065	4,500,000
HOTEL, RECREATION & OTHER SERVICES					
Belle Corp.	0.71	0.71	0.7	0.7	4,800,000
Fairmont Holdings Inc.	0.63	0.75	0.63	0.75	3,790,000
Leisure & Resorts Corp.	0.56	0.58	0.56	0.58	290,000
Manila Jockey Club	3.4	3.4	3.4	3.4	51,000
Premiere Ent. Prod. Inc.	0.34	0.37	0.34	0.37	6,200,000
BONDS, PREFERRED & WARRANTS					
ABS-CBN Hldgs. Corp. (Pdr)	23.25	23.25	23	23	247,100
PLDT (10% Pref) Series Z	10.5	10.5	10.5	10.5	3,300
PLDT 10% Pref Series Aa	10.5	10.5	10.5	10.5	5,400
OTHERS					
Far Eastern University	420	420	420	420	560
PROPERTY					
Ayala Land Inc.	6.7	6.9	6.7	6.9	4,275,000
Araneta Properties Inc.	0.32	0.33	0.32	0.33	60,000
Cebu Holdings Inc.	0.53	0.53	0.52	0.52	920,000
C & P Homes Inc	0.45	0.48	0.45	0.48	27,400,000
Cyber Bay Corp.	0.15	0.15	0.15	0.15	900,000
Empire East Land Inc.	0.41	0.45	0.41	0.43	129,820,000
Filinvest Land Inc.	1.2	1.2	1.18	1.2	5,996,000
Kuok Phil. Properties	0.23	0.23	0.23	0.23	200,000
Fil-Estate Land Inc.	0.48	0.52	0.48	0.51	3,140,000
MRC Allied Ind. Inc.	0.1	0.1	0.1	0.1	1,000,000
Robinsons Land Corp.	2.1	2.14	2.1	2.14	251,000
SM Development Corp.	1.08	1.08	1.06	1.06	132,000
SM Prime Holdings Inc.	6.7	6.8	6.7	6.8	12,298,000
MINING					
Apex Mining Co. Inc. A	0.21	0.21	0.21	0.21	100,000
Apex Mining Co. Inc. B	0.25	0.25	0.25	0.25	10,000
Abra Mining & Industrial	0.006	0.006	0.006	0.006	26,000,000
Atlas Cons. Min & Dev't	3	3	2.95	3	80,000
Lepanto Cons Mng. Co. A	0.225	0.225	0.22	0.225	4,280,000
Lepanto Cons. Mng. Co B	0.29	0.29	0.28	0.28	630,000
Manila Mining Corp. A	0.016	0.016	0.016	0.016	90,500,000
Manila Mining Corp. B	0.018	0.019	0.018	0.019	151,600,000
Omico Corp.	0.0065	0.007	0.006	0.0065	284,000,000
Polar Mines & Dev't Corp.	0.029	0.03	0.028	0.028	19,500,000
Philex Mining Corp. B	0.45	0.45	0.45	0.45	100,000
United Paragon Mining Co.	0.13	0.13	0.13	0.13	120,000
OIL					
Imperial Res.	0.013	0.013	0.013	0.013	100,000
Oriental Pet. & Min. A	0.0044	0.0046	0.0044	0.0046	155,000,000
Oriental Pet. & Min. B	0.0046	0.0046	0.0046	0.0046	41,000,000
The Philodrill Corp. A	0.21	0.21	0.21	0.21	40,000
Pacifica	0.011	0.011	0.011	0.011	1,000,000
Petroenergy Res. Corp.	2.6	2.6	2.6	2.6	155,000
Sinophil Corp.	0.037	0.037	0.036	0.036	900,000
Vulcan Ind'l	0.19	0.2	0.19	0.2	1,050,000

DISCLOSURES

PETRON Corp. disclosed that in line with its Memorandum of Understanding with the Department of Energy regarding the oil depot in Pandacan, Manila, a new company was incorporated last Sept. 29. The Pandacan Depots Services Inc. was established to operate and manage the scaled-down facilities. This company is equally owned by Petron, Shell and Caltex.

* * *

APEX Mining Company Inc. entered into an Operating Agreement with Mintrecor Inc. for the latter to extract and process tailings pond materials in Apex's tailings impounding ponds. ***Compiled by Maricar D. Tolosa, PDI Research***

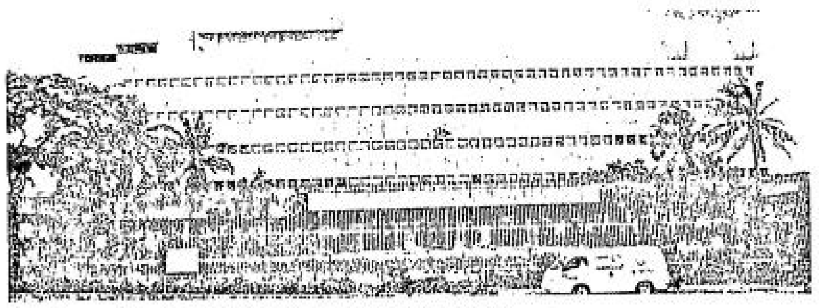
CURRENCIES

October 7, 2004 Country	Unit	Euro Equivalent	Dollar Equivalent	Peso Equivalent
United States	Dollar	0.813802	1.000000	56.2980
Japan	Yen	0.007310	0.008982	0.5057
United Kingdom	Pound	1.446859	1.777900	100.0922
Hong Kong	Dollar	0.104363	0.128241	7.2197
Switzerland	Franc	0.643678	0.790952	44.5290
Canada	Dollar	0.646285	0.794155	44.7093
Singapore	Dollar	0.481169	0.591261	33.2868
Australia	Dollar	0.588219	0.722804	40.6924
Bahrain	Dinar*	2.158683	2.652590	149.3355
Saudi Arabia	Rial	0.217014	0.266667	15.0128
Brunei	Dollar	0.479751	0.589518	33.1887
Indonesia	Rupiah	0.000090	0.000110	0.0062
Thailand	Baht	0.019648	0.024143	1.3592
UAE	Dirham	0.221576	0.272272	15.3284
Euro	Euro	1.000000	1.228800	69.1790
Argentina	Peso	0.274007	0.336700	18.9555
Brazil	Real	0.287359	0.353107	19.8792
Denmark	Kroner	0.134386	0.165134	9.2967
India	Rupee	0.017761	0.021825	1.2287
Malaysia	Ringgit	0.214187	0.263193	14.8172
Mexico	New Peso	0.072104	0.088601	4.9881
New Zealand	Dollar	0.549087	0.674718	37.9853
Norway	Kroner	0.120972	0.148650	8.3687
Pakistan	Rupee	0.013717	0.016855	0.9489
South Africa	Rand	0.124914	0.153494	8.6414
Korea	Won	0.000706	0.000868	0.0489
Sweden	Kroner	0.110758	0.136099	7.6621
Syria	Pound	0.015741	0.019342	1.0889
Taiwan	Nt Dollar	0.024002	0.029494	1.6605
Venezuela	Bolivar	0.000425	0.000522	0.0294

SEVEN-MONTH LOW

GIR down slightly to $15.91B in Sept.

By Doris C. Dumlao



DEBT servicing behind decline in GIR, the BSP said.

THE COUNTRY'S gross international reserves dipped slightly to a seven-month low of $15.91 billion in September, from $16 billion in August.

Bangko Sentral ng Pilipinas Officer-in-Charge Armando Suratos yesterday said the slight decline in the GIR was due mainly to the servicing of public sector debts.

"This were partly mitigated, however, by the national government's deposit with the BSP of proceeds from the reopening of its ($1 billion) global bond issue," he added.

The GIR—consisting of the BSP's gross foreign currency holdings, gold reserves, special drawing rights from multilateral institutions and foreign investments—indicates the economy's ability to service its foreign exchange requirements.

Central banks likewise withdraw from the GIR when they defend their local currencies against speculative attacks.

Suratos said the September GIR was enough to cover about 4.3 months of imports as well as payment of services and income.

He also noted that the BSP's net international reserves as of the same period rose to $14.02 billion, or $182 million higher than the August level of $13.83 billion.

BSP Assistant Governor Diwa Guinigundo said yesterday in a briefing with the Financial Executives Institute of the Philippines, that the central bank would keep policy rates steady and let market forces dictate the exchange rate, "with scope for occasional" intervention.

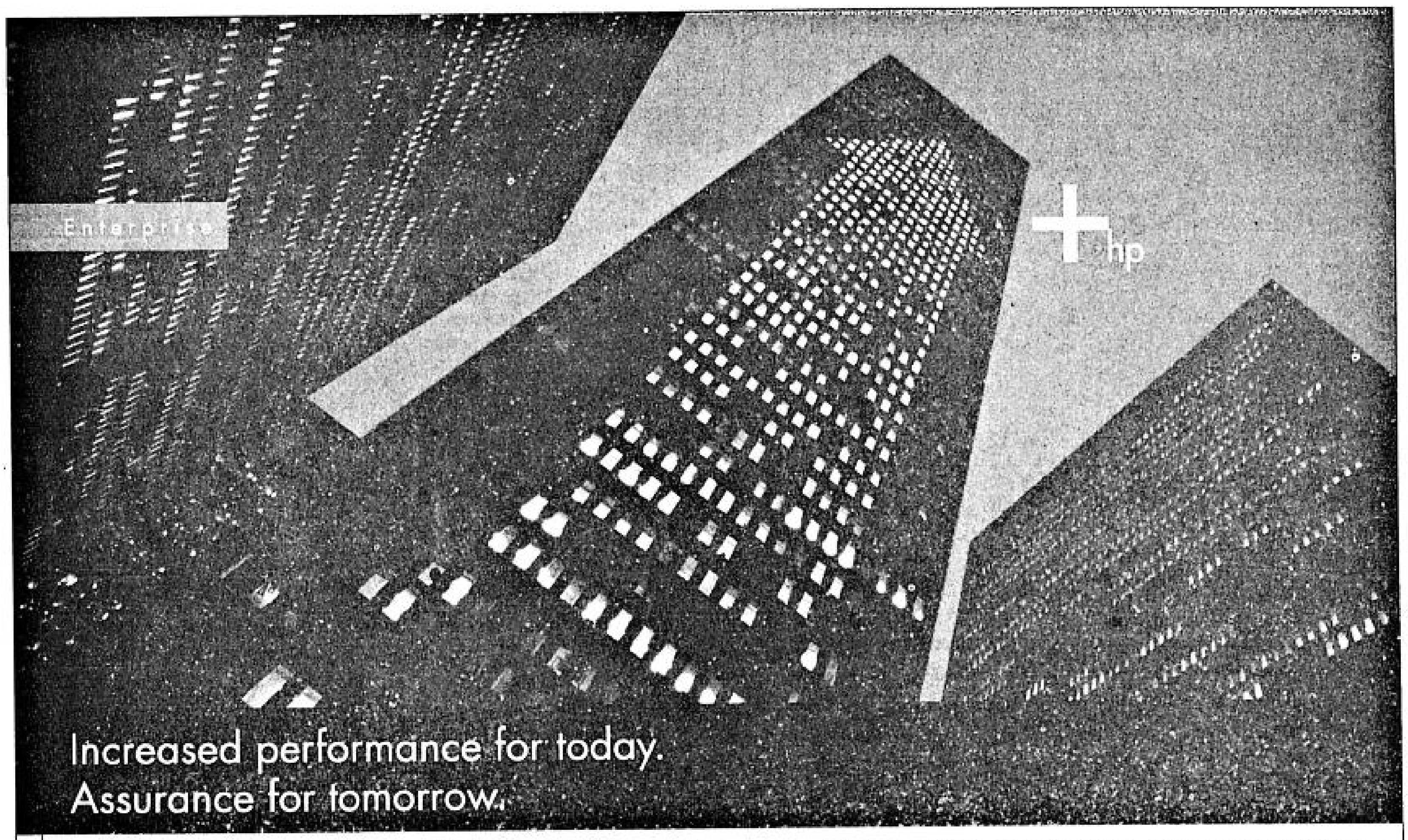
"We aim to maintain a comfortable level of reserves," he said.

The peso-dollar exchange rate is only one of the factors seen influencing the BSP's monetary policy stance.

Others are the government's fiscal policy and the movement of global oil prices.

"If there are no adverse developments in those three risk factors, there's a good possibility that the policy rates can be kept," Guinigundo said.

Since July last year, the BSP has maintained its policy rates at 6.75 percent for the overnight borrowing and 9 percent for the overnight lending or repurchase rate.



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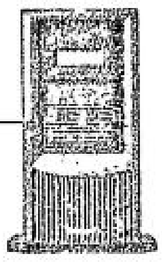

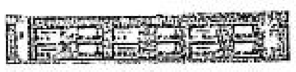

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MESSAGES

CONGRATULATIONS and all my best wishes to the official, staff and workers of ON Semiconductor (SGC Philippines, Inc.), formerly Motorola Philippines, as you celebrate your 25th years as an institution and five years as ON Semicoductor.

During your stay in Carmona, Cavite, you contributed your fair share not only to the economy of the particular Municipality but also to Cavite's economy.

As you now move on to your next 25 years of operation, I am confident that you will continue to be a productive corporate citizen of the province.

I am also confident that you will continue your role as leading global supplier of advanced semiconductors for sophisticated electronics applications.

Mabuhay po kayo and more power.

AYONG S. MALIKSI
Provincial Governor

LET me convey our warmest greetings to ON Semiconductor (SCG Philippines, Inc.), formerly Motorola Philippines, on its 25th year as an institution and its 5th year as ON Semiconductor.

Truly your presence as a global supplier of advanced semiconductors for sophisticated electronics applications has brought prominence not only to this Municipality but to the country as well, being at the forefront of the Semiconductor/Electronics Industry.

With your extensive manufacturing experience and demand for your company's innovative solutions on power management, ON Semiconductor has provided wonderful opportunities to many of our countrymen. It is no wonder then that your efforts in advancing the state of human resources and knowledge sharing initiatives have been recognized by different institutions in this country and throughout the world.

Again, in behalf of the people and the Municipal government of Carmona, we wish you the best in your quest of being the world's Cost and Manufacturing Technology leader.

DR. DAHLIA A. LOYOLA
Municipal Mayor

IT IS my distinct honor to congratulate ON Semiconductor as you celebrate your Silver anniversary.

I could not over emphasize its tremendous contribution not only to our country, but more especially to the Province of Cavite. From its establishment in our beloved province in the mid 1990s and with the full-time consolidation of its operations in 1998, up to the present - ON Semiconductor has consistently shown market leadership.

This market leadership has been brought about by the synthesis of its Values-centered leadership and an optimized human capital.

ON Semiconductor's extensive portfolio of approximately 15,000 separate products addresses the design needs of today's sophisticated electronic products, automotive, and appliances as it continues to serve as the backbone of the biggest names in the different electronics sector.

What is worth stressing is that while ON Semiconductor's exemplary work has already reaped numerous awards and citations from various groups, it has never become complacent with these accomplishments. What they have shown is their resolve to continue this virtuous cycle of excellence while at the same time, being model corporate citizens with their extensive involvement in various community-based activities.

For your Silver Anniversary, my fervent prayer is for ON Semiconductor to move forward to even greater heights so that your stay in the Philippines will be measured not only by Silver, but by the Gold standard!

God Bless you and more power!

(Sgd.) GILBERT C. REMULLA

IT IS with great pride that I convey my warmest greetings to ON Semiconductor Philippines, Inc. on the occasion of your 5th anniversary.

For the past years, ON Semicon has been an active partner of Barangay Maduya in conducting meaningful projects and programs which contribute to the well being of the members of our community. Indeed, these contributions are manifestation of your sincere aspiration to help enhance our constituents' kind of living.

Now on your 5th year anniversary, more opportunities and challenges are anticipated. We hope that you will continue to be a strong pillar of our barangay towards the realization of worthwhile projects and programs.

For its part, Barangay Maduya will continue to extend its support in all your humble endeavors for the community.

Congratulations and God speed!

HON. BERNIE A. ORTIZ
ABC President

WITH sincere gratitude and pride, I would like to extend to all the organizational leaders and associates of ON Semiconductor my warmest greetings as we celebrate our company's 25th year anniversary as an institution here in the Philippines and our 5th year anniversary as ON Semiconductor.

Year after year, the corporation has been constantly faced by tough challenges and growing global competition, yet we come out as the leading global supplier of advanced semiconductors. We have continued to gain market share with our thrust to provide our customers with the highest quality of products and services. We have sustained our efforts on making ON the world leader in cost and manufacturing technology,

Our Philippine operations have been performing at levels never seen before nor thought would be possible. This success experienced now and through the years would not have been possible if not for the dedication, commitment, and contributions made by the men and women who comprise the Carmona Team. You are a living testament that truly the Filipinos can and are indeed world class!

As we celebrate our 25 years as an institution, being a former division of Motorola, and today, in our 5th year as ON Semiconductor, let us be thankful for all the gains that we have earned all these years and gear up to face new challenges that we will meet in the future. Let us continue to renew our commitment in ensuring that we give our best to our customers and in making our company the corporation's Site of Choice and the country's Employer of Choice.

Once again, I extend my sincerest gratitude and congratulations to all associates of ON Semiconductor.

Sincerely,

SKChew
SIN KIM CHEW
President and General Manager

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CORPORATE PROFILE -
A Legacy of Innovation:

ON Semiconductor (NASDAQ: ONNN) was formerly the Semiconductor Componen (SCG) of the Semiconductor Product Business Sector of Motorola. In August of 199 off from Motorola through an acquisition made by the Texas Pacific Group, one of th largest private investment companies, and became ON Semiconductor.

ON Semiconductor is a leading global supplier of advanced semiconductors for sop ed electronics application within the portable, wireless, computing, consumer, networ tomotive, and industrial end-product markets which marks its 5th year Anniversary.

A PROUD HERITAGE:

We are proud of our Motorola heritage and at the same time seek new and exci lenges with who we are right now. We are capitalizing on the fusion of the old and th create a synergy that will propel us to the next level in a continuously evolving and ch semiconductor environment.

PRODUCT PORTFOLIO -
In ALL the Right Applications:

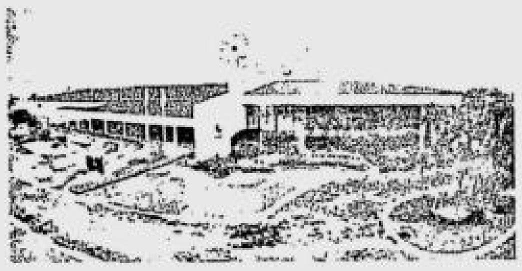
ON Semiconductor supplies an extensive portfolio of analog, logic, and discrete components covering eight general function categories: Clock Management, Discrete, High Performance Logic, Integrated Functions, Interface & Special, Power Management, and Signal Conditioning & Standard Logic to customers that belong to the list of most admired corporations in the world and carry world recognized brands, products and services.

SEMICONDUCTOR COMPONENTS PRODUCTS
NOKIA
BOSCH
DELPHI
Microsoft
SONY

GLOBAL PRESENCE:

Today, ON Semiconductor has more than 9,000 employees worldwide includin manufacturing facilities, eight technology and design centers and sales offices acr globe, as well as over 100 manufacturing subcontractors worldwide. Our Head Offi Phoenix, Arizona, USA.

LOCAL PRESENCE -
SCG Philippines, Inc:

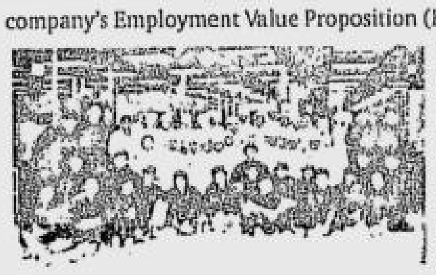


ON Semiconductor's presence Philippines, began 25 years ago torola Phils. Inc., with its manufa facility located at Sucat, Parana the mid 90s, Motorola establis second manufacturing facility mona, Cavite and in 1998 conso all of its operations in the said facility. As a result of the corporate spin-off from Motorol local operation is represented by SCG Philippines, Inc.

To date, the company's Philippine operations has 1200 employees with its manufa facility occupying a 180,000-square foot facility and executes the final manufacturing of a broad line of analog & logic integrated circuits. One of the leading exporters of ele components in the Philippines, it also serves as the Center of Excellence for Analog tes opment and product engineering for the whole corporation. Recently, Wafer Probe Tes been added to the local manufacturing site.

Aside from the semiconductor manufacturing operations, ON Semiconductor has also established its Regional Development Center (RDC), an Information Technology group designing IT systems and programs for the corporation's manufacturing facilities. The RDC and the local Sales Office are located at Alabang, Metro Manila. The corporation has also established a Distribution Center at the International Industrial Park in Sta. Rosa, Laguna where all finished goods from the C site and local subcontractors are brought for shipment to customers around the globe.

EMPLOYMENT VALUE PROPOSITION -
"People and Manufacturing Excellence in a Great Workplace":



ON has always believed that its success and potential greatness hinges on the qual human capital. The company is committed in optimizing its human capital in an enabl empowering work environment. Optimizing human capital simply means bringing best in each and every associate and making them achieve self actualization to the full company's Employment Value Proposition (EVP) captures the many reasons why OSPI the Place to Be and an Employer of Cho EVP is pursued through various progra tended to fully engage employees with th mind of increasing overall performance & tion levels. ON believes that a truly enga motivated workforce will improve perfo and retain associates in the process.

Congratulations, 25 years as an institu

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N Semiconductor

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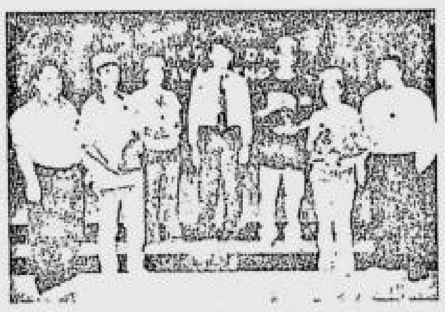
AN ENABLING ENVIRONMENT OF PERFORMANCE EXCELLENCE, INTEGRITY, RESPECT AND CONCERN FOR ASSOCIATES:



ON promotes a performance based organization which drives accountability and superior results. Associates are clear as to what is expected of them and given the resources to achieve their targets. Rewards and recognition opportunities abound to recognize those who perform exceptionally well whether individually or in teams.

Through the years, ON has successfully achieved industrial peace and productive coexistence grounded on integrity, respect and concern, by investing substantial time and resources in communication and dialogue. Direct dealing and face-to-face communication with its associates are common practices in the organization.

ON's commitment to help its employees extends to their dependents and relatives. Recently, a Job Fair was conducted in partnership with more than 25 companies to help its employees' relatives get employed. Sufficient number of the 400 applicants were successfully placed.

OPTIMIZING THE HUMAN CAPITAL IN PURSUIT OF EXCELLENCE

ON believes that a competent workforce is the cornerstone of a successful company. Training and development enables associates to reach their potentials to the fullest and allows them to contribute significantly to the growth and development of the organization.

True to its belief and commitment to people development, it established its in-house University that runs programs defined in the Competency Based Curriculum of different employee groups.

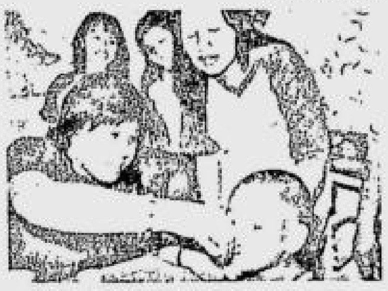
Recently the company's in-house University partnered with Technological University of the Philippines (TUP) in launching an Internal Engineering Degree Program (IEDP) where participants get to earn a BS Engineering degree in 2 years. Professors from TUP come over to teach the students, who are given permanent work shift schedules to allow them to study and attend their classes within company premises.

Technical Career Ladders have also been put in place to ensure the constant supply of technical talent and provide an alternative growth track to the supervisory and managerial ladder.

Despite a very challenging work environment, ON still managed to engage its associates in various employee activities that provide holistic growth and development, harmonious relationship among the associates, and achieve work-life balance.

It has built a gym and physical fitness center for its associates where different wellness activities and sports competitions are held. Special Interest Clubs have also been established to foster camaraderie and integration among associates.

LIVING THE VALUE OF SOCIAL RESPONSIBILITY:



In an effort to partner with the local government in making a difference within the immediate Community, ON has embarked on several projects all of which form part of its Community Relations Program. Together with Local Government Officials and employee volunteers, monthly community projects are organized, proof that a company can indeed make a difference and be a partner in community development.

TRULY, THE PLACE TO BE AND EMPLOYER OF CHOICE!

All of these build an Enabling Environment which Optimizes the Human Capital that directly impacts the company's overall effectiveness. All of these sell a 'Total Work Experience that makes People and Manufacturing Excellence meet in a Great Workplace... our Employer Value Proposition that makes the Philippine site, the Site of Choice for the Corporation and an Employer of Choice in the country.

MOTOROLA

20 years - "A Proud Heritage"

1988
Received Outstanding Quality Company of the Year Award

- One of the top corporations in the Philippines

1989-92
- Hall of Fame Award by the Dept. of Labor for Outstanding Family Welfare Programs

1994
- ISO-9002 Certified

1995-1998
- Continuous Top Export Performer Award of "Club US $100 Million" conferred by the Export Development Council

1992-1995
- Consecutive Gold medal winner of the Total Customer Satisfaction Corporate Showcase
- Sikap-Gawa Award in the field of Training & Research given by the Businessmen-Bishops-Conference.
- Awarded Hall of Fame by the Dept of Labor and Employment for its Outstanding Employee & Family Welfare Program

1996
- Inauguration of the Carmona Facility by Pres. Ramos and Gary Tooker
- Presidential citation award for outstanding contribution to the investment promotion program of the Philippines presented by Pres. Fidel Ramos
- Award of Excellence for the Outstanding Waste Minimization Program given by the Pollution Control Association of the Philippines (PCAP)
- The highest corporate quality award, the CEO Awards for Outstanding Performance of PLCC High Powered Team given by Motorola Inc. Chief Executive Office.

1998
- Awarded Outstanding Quality Company of the Year given by the Philippines Society for Quality Control

ON Semiconductor

5 years - "Legacy of its Own"

2000
- Certified QS-9000 (3rd Ed.)

2001
- Awarded Employer of the Year of Carmona

2002
- Achieved 100% zero waste water discharge
- Awarded Employer of the Year for Carmona for the second time
- Certified ISO 14001
- Philippine Quality Award given by Philippines Society for Quality (PSQ)

2003
- Entered the Hall of Fame for the Carmona Employer of the Year
- Certified TS16949

2004
- Passed TS16941 and ISO 14001 Surveillance Audit
- Conferred World Class Distinction for Big Manufacturing given by Asia Pacific Quality Organization (APQO)

ON Semiconductor
SCG Philippines Inc.
Governor s Drive
Bo. Maduya, Carmona Cavite
4116 Philippines
Tel +63 2 808 3801
www.onsemi.com

tion and 5 years as ON Semiconductor

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People, Events & Products

E-mail: pr_pep@inquirer.com.ph
aespinosa@inquirer.com.ph

Editor **Aries Espinosa**

Legacy First: A 660-cc solution to fuel conservation

THE LEGACY First can run for 15 km per liter of fuel

IN CONJUNCTION with the government proposal to double the import tariff on big cars coming from outside Southeast Asia and the encouragement to car assemblers to manufacture small vehicles with engine displacements of 1 liter or below, Porta Coeli Industrial Company (PCIC), an affiliate of Norkis Trading Co, has already addressed this need as the market requires the same due to the unexpected and drastic rise of fuel prices.

Legacy First, single cab and double cab with .660-liter engine displacement, was born in October 2003 in Cebu City and has been distributed in the whole of Luzon and Visayas since March 2004. PCIC has painstakingly pioneered the novel 4R concepts applied to Legacy First-a process of reengineering, rebuilding, reconditioning, remanufacturing a used vehicle into almost new quality and design extending the useful life for another 20 years. This concept has been in use as a process by PCIC for over 15 years in Yamaha Motorcycle, in the 3-wheel light vehicle "Wondercab" and even on the manufacture of the 4-wheel "Multicab" in 1992.

The engine of Legacy First is proven to deliver fuel consumption of 15 km per liter both in Metro Manila and provincial roads. Evidently, this efficiency greatly helped all small Filipino entrepreneurs, low-income business starters, freelancers, salesmen, and professionals. In times like these, PCIC has the answer to the need for less fuel expenses, low maintenance costs, and, of course, minimum depreciation of vehicle.

Newly introduced, the careful rebuilding and reengineering process PCIC is undertaking on the Legacy First makes production volumes not yet commensurate to market demands. However, production is increasing month to month.

Legacy First is a commitment of support to the earlier pronouncement made by the Secretary of Department of Trade and Industry and Board of Investments. A better alternative transport amidst economic and mobility crises, the Legacy First would surely improve driving efficiencies and achieves more tasks and targets.

With 42 years of excellent service to the Filipino people, the Norkis Group of Companies has become more practical, more realistic and more concerned for the motoring public. The company backs up its innovative Legacy First with a decent warranty of 6 months on engine and transmission and unlimited warranty of 30 days. More significantly, after-sales is supported by accredited service centers and complete spare parts to lengthen and support the life of the unit. This is a confirmation of a lifetime commitment to the Filipinos by Norkis Group of Companies who always believe that a customer today is a customer forever.

The Norkis Group of Companies needs dealers or accredited display centers (ADCs) all over the Philippines, and is expecting to have 30 to 40 dealers in Luzon and 30 dealers in Visayas and Mindanao region. Interested parties of the Legacy First (priced at P187,000) and ADCs can all Edwin Vergara or Porti B. Vencer at 534-1990 or 534-9075, or e-mail pbvencer@mozcom.com for South Luzon ADC applicants, Vic G. Ubaña at 535-3192 or e-mail vgu@norkisgroup.com for North Luzon applicants and Melchor B. Mata at (032) 346-8485 or (032) 346-1411 or e-mail EYCaballero@NorkisGroup.com for Visayas and Mindanao applicants.

ART EXHIBIT FOR ALAY KAPWA A SUCCESS

Sister Christine Tan must have, indeed, touched the hearts of those who graced the exhibit 'Alay ni Addie sa Alay Kapwa' as the affair generated close to P0.5 million in funds on its opening held recently at the lobby of the Carlos P. Romulo Auditorium at RCBC Plaza in Makati. Shown are Mely Hechanova, painter Addie Sycip Cukingnam, Nth Millennium Foundation trustee and vice president Helen Y. Dee, Philippine Daily Inquirer chair Marixi Prieto, former First Lady Amelita Ramos and Bettina Osmeña. All proceeds of the exhibit will go to Sister Christine's Alay Kapwa sa Kristiyanong Komunidad and long-time partner Nth Millennium Foundation. Unsold paintings will still be displayed until Oct. 8 at the Arte Pintura Gallery at Kitaro Building, Shaw Boulevard corner Wack-Wack Road in Mandaluyong City.

US military officer serves AHMC with flying colors

IN SPITE of his success in the United States as a medical practitioner and military officer, he came home to the Philippines to share his knowledge in medical service of the Filipinos through his involvement with Asian Hospital and Medical Center. Looking back, it was his way of repaying his beloved homeland before being finally called to his eternal home.

Dr. Rodrigo B. Floro, vice president for medical affairs and medical director of Asian Hospital and Medical Center, died Sept. 26 at the age of 64. He is survived by his wife, Lourdes Dimaano MD, and children Cristina D. Floro DMD, Clarissa F. Rhode MD, lawyer Rodrigo-D. Floro Jr, and LCpl (USMC) Robert J. Floro.

He was primarily responsible for planning, coordinating and overseeing the medical affairs of the hospital to ensure the delivery of the highest quality level of medical care. Serving as the primary liaison between the administration and the professional staff, he also acted as a resource for medical inputs to hospital departments.

With more than three decades of medical practice and displaying exemplary leadership capabilities, Floro held crucial roles in various healthcare facilities he had been associated with over the years. From 1995 to 2000, he served as regional Midwest medical director, correctional medical services for Spectrum Healthcare Services Co, and surgical consultant, department of surgery at the Little Company of Mary Hospital in the United States. He was also a member of the American College of Physician Executives.

During his medical stint in the States, Floro also served as chief, general surgery in the 314th Medical Group, Little Rock Air Force Base as well as chair, department of surgery in Englewood Hospital and St. Bernard Hospital in Chicago, Illinois. He was past president of the Society of Philippine Surgeons in America, The Philippine Medical Association in Chicago and the UST Medical Alumni in America. He held the rank of colonel in the US Air Force.

For his achievements, Floro earned numerous accolades in the medical circles, among them the Chicago Caring Physician Award given by the Illinois Hospital Association and Englewood Hospital, and the prestigious US Air Force Commendation Medal for Outstanding Achievement and Meritorious Service as Chief Surgical Services, 314th Medical Group from 1991 to 1995.

Floro held a medical degree from the University of Santo Tomas and was board certified by the American Board of Abdominal Surgery and by the American Board of Quality Assurance and Utilization Review Physicians.

Luke Mejares, Kyla open Alicia Keys

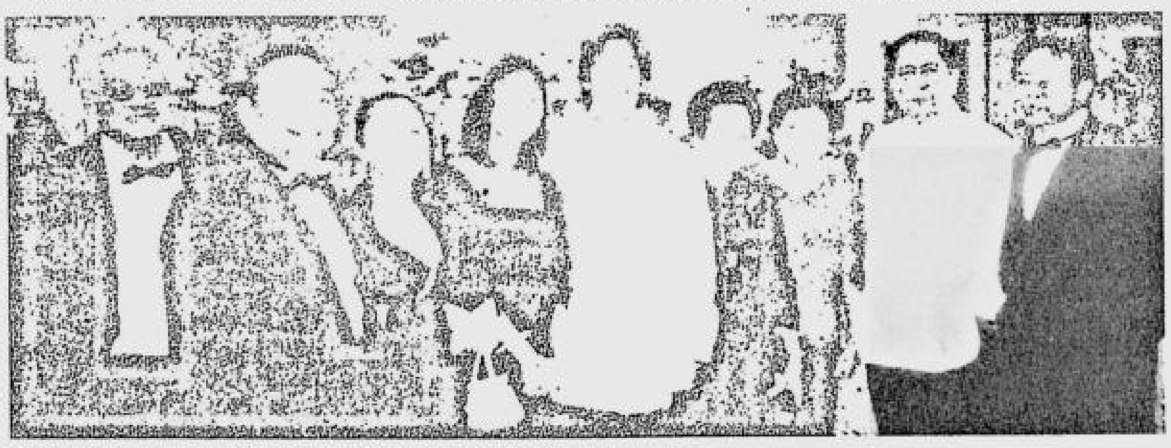
WHAT happens when you put together two of the Philippines' best R&B singers and the world's most gorgeous and presently the most respected R&B artist, songwriter, and producer? An R&B royal reunion!

No Curfew believes that to be able to promote and introduce more genres of music, we need to support our own first. And that is why Luke Mejares and Kyla were tapped for the "Alicia Keys World Tour" concert. No Curfew feels strongly about having local artists featured in concerts of international acts and thinks that it is the best way to help make international performers learn about the great talent that our country has to offer.

Already considered by showbiz insiders as a shoo-in for the title of R&B King so early in his career as a solo performer, Luke Mejares has by now performed with some of the local music scene's royalty: Kyla, Lani Misalucha, Pops Fernandez, Jaya, Ogie Alcasid, Gary Valenciano and Regine Velasquez. Luke is also no stranger to sharing the stage with the biggest names in the international music scene. He was a guest in Ronan Keating's concert at the Araneta Coliseum, also featured in "The Event" concert of Ken Zhou, Vaness Wu and Barbie Xu last September at the Ultra football Stadium. He also shared the same stage with Keith Martin Jan. 8 and 10 at the Meralco Theatre.

No Curfew endorser Kyla is probably the most blessed female artist today. Three Awit Awards in one night! People's Choice for Favorite Artist, Best R&B and Best Duet, she is definitely living up to the title of her latest album, "Not Your Ordinary Girl!" Her first album "Way to Your Heart", which gave us the hits "Bring It On" and "Hanggang Ngayon", may be considered as one of the first authentic R&B albums to emerge from the local music scene.

The "Alicia Keys World Tour" at the Araneta Coliseum on Oct. 9 is presented by Nokia, Smart Gold, and Tommy Hilfiger watches in association with Information Gateway, MTV Tours Presents, Petron Blaze, and No Curfew watch stores. For inquiries call Ticketnet at 911-5555 or visit www.ticketnet.com.ph.



LEVISTE WITH CALIFORNIANS OF SAN JUAN, BATANGAS

Shown is Mark Leviste and wife Anne (5th and 6th from right, respectively), with the newly inducted officers of the Californians of San Juan, Batangas, an active association of Batangueños in the United States. Having topped the recent elections as a provincial board member not just in San Juan but in the whole province of Batangas, Leviste was well-acknowledged and received by the group and was its guest of honor and inducting officer.

BITS Clips

Thomas Power speaks

THOMAS Power, chair of Ecademy, is known to be "The Most Connected Person on the Internet". He is considered Europe's expert on networking, ranked number 1 in both Linkedin (an online business directory) and Ecademy (online business community). He passionately believes in having "Friend in Every City" and has lent this conviction to the Ecademy, which the latter has adopted as its official motto. This has now become a byword among the Ecademists. Ecademy now boasts of 40,000 members meeting online and in offline events in 172 countries worldwide with 100 new supporters and contributors joining each day. Thomas Power will fly to Manila from Hong Kong today. Take this rare chance to listen to this visionary on Oct. 8 at the Grand Ballroom of Dusit Hotel Nikko at 6 p.m. Interested participants can text their confirmation be sending MAI REG full name/mobile#/landline/company name to 2960 (P2.50 per text).

Golf exhibit with Adidas

EXPERIENCE the ultimate luxury and performance technology and apparel at the Adidas Golf and TaylorMade Golf zone at the 9th Philippine International Golf Show at SM Megatrade Hall 2, Mandaluyong City, which runs from Friday, Oct. 8 to Sunday, Oct. 10. Adidas Golf and TaylorMade Golf have been in the forefront of the golfing line all over the world, being the choice of today's new breed of golf champs from 3-time PGA Tour first placer Sergio Garcia, Ian Poulter, Justin Rose, to the gorgeous Natalie Gulbis. Want to know the hottest styles in golf wear? Check out Adidas Golf's new collection of apparel, footwear and accessories featuring Climacool, ClimaLite and Mercerized shirts plus advanced technology golf shoes. TaylorMade Golf rewrites golf history with the launch of its TaylorMade r5 golf club, seen first in the exhibit.

'Konsyerto Para sa Kabataan'

A FREE musical blowout is in store on Oct. 8 as Quezon City celebrates its 65th foundation day. A special treat awaits everyone as the city features favorite bands and celebrities in one exciting evening at the Quezon City Hall grounds starting 7 p.m. The event is dubbed "Konsiyerto Para sa Kabataan" and promises explosive performances from Nina, Paolo Santos, True Faith, Lou Bonnevie, The Mongols, Pinikpikan, Session Road and more. The renowned Quezon City Brass Quintet and award-winning Ramon Magsaysay Cubao HS Chorale will do the first act. VJ JM Rodriguez with celebrities and TV personalities will host the premiere presentation of the Wenceslao Vinzon's Awards for the various citations of Quezon City youth organizations. The event is mounted by Dimitri Productions with support from the Quezon City Scholar and Youth Department and is directed by Musicman Toto Gentica. For more information, call 897-6991.

MORANDUM OF
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110,000 HECTARES TO BE DEVELOPED

The Philippine Coconut Authority (PCA) and the Coconut Industry Investment Fund (CIIF) have forged an agreement to develop more than 110,000 hectares of land in Agusan Valley. The signed MOA engages PCA and CIIF to explore the possible development of the huge tract of denuded, logged over areas in Agusan Valley. As provided by Presidential Decree 1768, the PCA is authorized to develop the area by replanting it with coconut hybrid seednuts, tree crops, other agro forest products, and forest plants. PCA is also authorized to enter into agreement with CIIF, by way of an agro-forest lease, to develop the areas. The agreement contributes to the 10-point Economic and Social Program of President Gloria Macapagal-Arroyo. Under the MOU, a task force will be formed to come up with studies and recommendations of the feasibility of the project by January 2005. Signatories of the agreement are Administrator Danilo Coronacion signing in behalf of PCA, Rolando Golez, president and CEO of the CIIF Oil Mills Group, and Leonardo Montemayor, chair of the UCPB-CIIF Finance and Development Corp.

Subic: cheapest power in Luzon

WITH power rates a major concern for foreign investors and residential consumers, locators and residents in Subic Bay Freeport are now enjoying the lowest power rates in Luzon and in the Philippines.

Subic Bay Metropolitan Authority chair Felicito Payumo says that this is the result of a direct power supply agreement entered into by the SBMA with Mirant Philippines and the National Power Corp.

The freeport, considered the country's premier economic zone and investment hub, hosts such companies as Federal Express, Wistron (formerly Acer) and Sankyo Seiki. The SBMA entered into a tripartite memorandum of agreement with Mirant and Napocor, making it possible for locators to cut down on power costs.

Under the three-year agreement, Mirant will supply 14Mw out of the total 28-Mw minimum power requirement of Subic at 25 centavos lower than prevailing NPC power tariffs. As Mirant will be sharing 50-50 the SBMA's minimum load of 28 Mw with NPC, this will translate to an average of 10 centavos per kWH hour less on the locators' bills, which shall have a combined rate of Mirant and NPC costs.

The power provided by Mirant will be sourced from its 1,200-Mw generating facility in Sual, Pangasinan. The ISO 14001 world-class facility is one of the most cost-efficient and dependable sources of electricity in the country.

As the price of NPC power tariffs are volatile and dictated by several factors, Mirant guarantees SBMA a pricing of 25 centavos less per kilowatt hour in its contract, translating to an average savings of 10 centavos per KWH.

"Reliable power supply at a lower cost in the freeport, through our partnership with Mirant, sends a positive signal to both existing and potential investors and signifies our commitment to provide an environment conducive to the country's economic growth," stressed Payumo.

"We are constantly working to make Subic more competitive in the global economic arena to attract foreign investors and create meaningful jobs for Filipinos," Payumo adds.

Paul Flake, VP for external affairs of Mirant, said that Mirant's business in supplying the wholesale electricity requirements of private utilities, economic zones, electric cooperatives, represents the company's commitment to provide reliable and cost-efficient power to spur economic development.

Economic analysts have cited the need for affordable power rates in the Philippines to spur economic development and attract foreign investments. The Subic Bay Freeport Zone is the country's premier economic zone. Its unique mix of industrial/commercial centers and recreational vistas identifies Subic to be among one of the nation's most attractive business and tourist destinations in the country.

HOME DEVELOPMENT MUTUAL FUND

8th Floor Pacific Center Bldg, San Miguel Avenue
Ortigas Center, Pasig City

INVITATION TO BID

The Home Development Mutual Fund (HDMF) Bidding Committee shall conduct a public bidding for the sale of the following acquired residential properties on October 27, WEDNESDAY, 2:00 PM at 8th Flr Pacific Center Bldg, San Miguel Avenue Ortigas Center, Pasig City.

	LOCATION OF PROPERTY	TCTNO	LOT / FLOOR AREA	MINIMUM BID
BULACAN AREA				
1	BLK 01 LOT 04 PHSC CARISSA HOMES NORTH BO STO CRISTO SJDM, BULACAN	T-35287P(M)	55/20 62	188 407 38
2	BLK 19 LOT 16 HARMONY HILLS II SUBD BO MUZON SAN JOSE DEL MONTE BULACAN	T-260059(M)	35/26	177 048 64
3	BLK 58 LOT 27 HARMONY HILLS I SUBD BO MUZON SAN JOSE DEL MONTE BULACAN	T-280309(M)	38/24	197 090 02
4	BLK 27 LOT 06 MELODY PLAINS BO MUZON SAN JOSE DEL MONTE BULACAN	T-243811(M)	39 60/20 16	176 253 99
5	BLK 51 LOT 20 MELODY PLAINS BO MUZON SAN JOSE DEL MONTE BULACAN	T-244592(M)	39 60/20 16	192 524 53
6	BLK 52 LOT 21 MELODY PLAINS BO MUZON SAN JOSE DEL MONTE BULACAN	T-244618(M)	39 60/20 16	192 524 53
7	BLK 99 LOT 12 MELODY PLAINS BO MUZON SAN JOSE DEL MONTE BULACAN	T-245850(M)	39 60/20 16	176 253 99
8	BLK 13 LOT 23 NORTHRIDGE PRIVE ESTATES BO STO CRISTO SAN JOSE DEL MONTE	T-421176(M)	80/36	394 928 00
9	BLK 07 LOT 18 NORTHWINDS CITY 3B BRGY STO CRISTO SAN JOSE DEL MONTE BUL	T-272365(M)	79/25	295 599 58
10	BLK 09 LOT 10 NORTHWINDS CITY 4G STO CRISTO, SJDM, BULACAN	T-55288P(M)	60/25	306 799 00
11	BLK 28 LOT 75 SARMIENTO HOMES BO MUZON SAN JOSE DEL MONTE BULACAN	T-426288(M)	40/26 40	215 293 73
12	BLK 64 LOT 07 WOODBRIDGE BRGY POBLACION PANDI BULACAN	T-353669(M)	42/20	170 688 64
CAVITE AREA				
13	BLK 05 LOT 13 SEC 34 BELLEVIEW MEADOWS BO BAGTAS TANZA CAVITE	T-605423	39 60/20 16	191 504 42
14	BLK 01 LOT 06 SEC 04 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-667000	38 50/20 12	205 408 80
15	BLK 01 LOT 12 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-665808	38 50/20 12	190 513 41
16	BLK 01 LOT 14 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-665900	38 50/20 12	200 522 44
17	BLK 01 LOT 16 SEC 10 BELVEDERE III BRGY PASONG KAWAYAN GEN TRIAS CAVITE	T-732831	36 00/20 12	190 090 58
18	BLK 01 LOT 18 SEC 02 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666572	35 00/20 12	201 251 57
19	BLK 01 LOT 20 SEC 04 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-667014	38 50/20 12	211 681 57
20	BLK 01 LOT 29 & 31 SEC 04 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-667023/025	77 00/20 12	338 315 20
21	BLK 01 LOT 30 SEC 04 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-667024	38 50/20 12	180,108 59
22	BLK 01 LOT 30 SEC 08 BELVEDERE III BRGY PASONG KAWAYAN TANZA CAVITE	T-732874	36 90/20 12	194 220 72
23	BLK 01 LOT 36 SEC 03 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666790	38 50/20 12	184 780 87
24	BLK 01 LOT 37 & 39 SEC 04 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-667033/031	77 50/20 12	289 487 21
25	BLK 02 LOT 07 SEC 01 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-667342	38 50/20 12	197 228 02
26	BLK 02 LOT 08 SEC 02 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666602	38 50/20 12	189 017 60
27	BLK 02 LOT 08 SEC 04 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-661042	38 50/20 12	178 027 02
28	BLK 02 LOT 11 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-665907	38 50/20 12	200 522 41
29	BLK 02 LOT 11 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-672564-A	38 50/20 12	211 856 64
30	BLK 02 LOT 13 & 15 SEC 04 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-667047-49	77 00/20 12	334 918 10
31	BLK 02 LOT 16 SEC 06 BELVEDERE III BRGY PASONG KAWAYAN GEN TRIAS CAVITE	T-732699	36 00/20 12	194 511 57
32	BLK 02 LOT 18 & 20 SEC 08 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673487/3491	77 00/20 12	329 315 20
33	BLK 02 LOT 18 SEC 04 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-667052	38 50/20 12	211 681 57
34	BLK 02 LOT 21 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-672564A	38 50/20 12	186 714 77
35	BLK 02 LOT 25 & 27 SEC 05 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-671066/068	77 00/20 12	325 276 72
36	BLK 02 LOT 25 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-665941	38 50/20 12	189 012 60
37	BLK 02 LOT 26 & 28 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-672569A/71	77 00/20 12	320 772 56
38	BLK 02 LOT 27 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-665943	38 50/20 12	190 513 41
39	BLK 02 LOT 30 SEC 05 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-671093	38 50/20 12	197 034 55
40	BLK 02 LOT 32 SEC 03 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666826	38 50/20 12	211 681 57
41	BLK 02 LOT 34 & 35 SEC 04 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-67075/753	74 00/20 12	415 031 71
42	BLK 02 LOT 35 SEC 02 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666654	38 50/20 12	209 761 93
43	BLK 03 LOT 06 SEC 08 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673507	38 50/20 12	212 154 82
44	BLK 03 LOT 06 SEC 10 BELVEDERE III BRGY PASONG KAWAYAN GEN TRIAS CAVITE	T-732806	36 00/20 12	194 511 57
45	BLK 03 LOT 08 & 10 SEC 08 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-67300/453A	77 00/20 12	331 801 10
46	BLK 03 LOT 11 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-672931-A	38 50/20 12	214 122 80
47	BLK 03 LOT 15 SEC 01 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-667374	38 50/20 12	214 122 80
48	BLK 03 LOT 24 & 26 SEC 10 BELVEDERE III PASONG KAWAYAN GEN TRIAS CAVITE	T-732910/08	81 00/20 12	322 117 01
49	BLK 03 LOT 24 SEC 04 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-667098	38 50/20 12	211 681 57
50	BLK 03 LOT 26 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673005-A	38 50/20 12	213 228 26
51	BLK 03 LOT 38 & 40 SEC 03 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666870/874	77 00/20 12	291 004 58
52	BLK 03 LOT 33 SEC 08 BELVEDERE III BRGY PASONG KAWAYAN GEN TRIAS CAVITE	T-732746	36 00/20 12	192,501 93
53	BLK 04 LOT 05 SEC 05 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-671152	38 50/20 12	207,808 73
54	BLK 04 LOT 15 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673033-A	38 50/20 12	213 136 18
55	BLK 04 LOT 16 SEC 04 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-667130	38 50/20 12	181 360 22
56	BLK 04 LOT 26 SEC 05 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-671173	37 00/20 12	195 020 36
57	BLK 04 LOT 34 SEC 03 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666908	38 50/20 12	208 995 93
58	BLK 04 LOT 35 SEC 03 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666909	38 50/20 12	190 513 41
59	BLK 04 LOT 36 SEC 02 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666805	38 50/20 12	209 218 09
60	BLK 05 LOT 08 SEC 04 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-667162	38 50/20 12	200 688 52
61	BLK 05 LOT 09 SEC 05 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-671151	38 50/20 12	207 660 51
62	BLK 05 LOT 09 SEC 08 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673537-A	38 50/20 12	209 597 00
63	BLK 05 LOT 10 SEC 03 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666921	38 50/20 12	186 996 98
64	BLK 05 LOT 14 SEC 03 BELVEDERE II BO QUINTANA TANZA CAVITE	T-666928	38 50/20 12	211 681 57
65	BLK 05 LOT 28 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673091A	38 50/20 12	193 057 02
66	BLK 05 LOT 32 SEC 02 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666731	38 50/20 12	189 108 59
67	BLK 05 LOT 32 SEC 03 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666946	38 50/20 12	205 525 15
68	BLK 05 LOT 32 SEC 04 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-678817	38 50/20 12	202 153 27
69	BLK 05 LOT 51 SEC 06 BELVEDERE III BRGY PASONG KAWAYAN GEN TRIAS CAVITE	T-732307	36 00/20 12	192 591 93
70	BLK 06 LOT 05 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666013	36 00/20 12	183 822 66
71	BLK 06 LOT 06 SEC 05 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-671223	38 50/20 12	199 879 81
72	BLK 06 LOT 09 SEC 03 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666963	38 50/20 12	190 513 41
73	BLK 06 LOT 13 & 15 SEC 08 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673554A 56A	79 00/20 12	343 402 59
74	BLK 06 LOT 16 SEC 04 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-667210	38 50/20 12	211 681 57
75	BLK 06 LOT 23 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673126-A	38 50/20 12	214 122 80
76	BLK 06 LOT 24 SEC 03 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666976	38 50/20 12	175 356 57
77	BLK 06 LOT 28 SEC 06 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-672571-A	38 50/20 12	210 061 87
78	BLK 06 LOT 32 SEC 04 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-667226	38 50/20 12	209 248 09
79	BLK 07 LOT 04 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673147-A	38 50/20 12	193 057 02
80	BLK 07 LOT 06 SEC 06 BELVEDERE III BRGY PASONG KAWAYAN GEN TRIAS CAVITE	T-732387	36 00/20 12	194 511 57
81	BLK 07 LOT 08 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673151A	38 50/20 12	193 057 02
82	BLK 07 LOT 17 SEC 08 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673573	38 50/20 12	200 062 10
83	BLK 07 LOT 21 SEC 06 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-672604-A	38 50/20 12	210 340 83
84	BLK 07 LOT 25 SEC 03 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673180	42 00/20 12	235 435 20
85	BLK 07 LOT 34 SEC 06 BELVEDERE III BRGY PASONG KAWAYAN GEN TRIAS CAVITE	T-732416	36 00/20 12	173 611 55
86	BLK 08 LOT 08 & 10 SEC 06 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T67630A/631A	77 00/20 12	316 904 32
87	BLK 08 LOT 28 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673200-A	38 50/20 12	193 057 02
88	BLK 09 LOT 11 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666052	36 00/20 12	172 930 36
89	BLK 09 LOT 16 SEC 09 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673823A	38 50/20 12	214 122 80
90	BLK 09 LOT 19 SEC 03 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-670476	38 50/20 12	212 066 57
91	BLK 09 LOT 19 SEC 09 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673825A	38 50/20 12	202 153 27
92	BLK 09 LOT 21 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673233-A	38 50/20 12	176 987 66
93	BLK 09 LOT 22 SEC 04 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-610967	38 50/20 12	196 858 27
94	BLK 09 LOT 23 SEC 09 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673830-A	38 50/20 12	202 153 27
95	BLK 09 LOT 26 SEC 06 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-672689A	38 50/20 12	195 022 48
96	BLK 10 LOT 03 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673255-A	38 50/20 12	193 057 02
97	BLK 10 LOT 07 & 09 SEC 06 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-672712 A/713A	77 00/20 12	337 495 58
98	BLK 10 LOT 16 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673268A	38 50/20 12	197 034 55
99	BLK 10 LOT 27 SEC 06 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-672730-A	38 50/20 12	212 066 57
100	BLK 11 LOT 01 & 03 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666077	72 00/20 12	275 524 43
101	BLK 11 LOT 07 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666081	36 00/20 12	199 973 73
102	BLK 11 LOT 10 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666084	36 00/20 12	199 287 91
103	BLK 11 LOT 13 SEC 09 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673076-A	38 50/20 12	197 034 55
104	BLK 11 LOT 18 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673310-A	38 50/20 12	213 556 26
105	BLK 11 LOT 22 SEC 05 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-672285-A	38 50/20 12	202 153 27
106	BLK 12 LOT 07 & 09 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673341-39	77 00/20 12	334 920 93
107	BLK 12 LOT 08 & 10 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673424/45A	77 00/20 12	338 697 63
108	BLK 12 LOT 10 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666090	36 00/20 12	199 973 73
109	BLK 12 LOT 11 SEC 09 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673891 A	39 00/20 12	210 506 38
110	BLK 12 LOT 18 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666107	36 00/20 12	186 005 52
111	BLK 12 LOT 23 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673365-A	38 50/20 12	214 122 80
112	BLK 12 LOT 27 SEC 06 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-672810-A	38 50/20 12	211.104 04
113	BLK 12 LOT 28 SEC 09 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673908A	41 00/20 12	232 445 20
114	BLK 12 LOT 30 SEC 06 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-672813-A	38 50/20 12	211 477 57
115	BLK 13 LOT 08 & 10 SEC 07 BELVEDERE I BRGY QUINTANA, TANZA CAVITE	T-673384A/386A	76 00/20 12	317 782 05
116	BLK 13 LOT 09 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666120	36 00/20 12	168 678 37
117	BLK 13 LOT 14 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666126	38 00/20 12	180 005 52
118	BLK 13 LOT 15 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666127	36 00/20 12	172 936 36
119	BLK 13 LOT 15 SEC 03 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-670632	38 50/20 12	211 833 93
120	BLK 13 LOT 17 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666129	36 00/20 12	186 005 52
121	BLK 13 LOT 19 SEC 03 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-670636	38 50/20 12	195 022 48
122	BLK 13 LOT 20 SEC 06 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-672843-A	35 00/20 12	201 601 57
123	BLK 13 LOT 23 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666135	36 00/20 12	166 005 52
124	BLK 13 LOT 27 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666139	36 00/20 12	194 318 27
125	BLK 13 LOT 27 SEC 03 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-670644	38 50/20 12	208 976 02
126	BLK 14 LOT 21 SEC 03 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-670678	38 50/20 12	211 210 70
127	BLK 14 LOT 23 SEC 03 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-670680	38 50/20 12	211 210 70
128	BLK 14 LOT 26 & 28 SEC 07 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-673434A/43A	76 00/20 12	334 173 05
129	BLK 14 LOT 27 SEC 06 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-672860A	38 50/20 12	211 681 57
130	BLK 15 LOT 12 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666105	36 00/20 12	172 936 36
131	BLK 15 LOT 14 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666107	36 00/20 12	172 936 36
132	BLK 15 LOT 16 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666109	38 00/20 12	180 005 52
133	BLK 15 LOT 28 SEC 01 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-666211	36 00/20 12	204 704 82
134	BLK 16 LOT 02 & 04 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666221/229	81 00/20 12	307 735 43
135	BLK 16 LOT 15 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666240	35 00/20 12	191 338 27
136	BLK 18 LOT 03 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666304	46 00/20 12	199 758 36
137	BLK 20 LOT 17 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666324	36 00/20 12	172 936 36
138	BLK 23 LOT 02 & 04 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666427	72 00/20 12	289 363 29
139	BLK 23 LOT 19 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666444	38 00/20 12	180 005 52
140	BLK 24 LOT 12 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666461	36 00/20 12	172 930 36
141	BLK 24 LOT 17 & 18 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666466/467	68 00/20 12	318 463 43
142	BLK 25 LOT 06 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666473	36 00/20 12	172 536 36
143	BLK 25 LOT 08 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666475	36 00/20 12	186 006 52
144	BLK 26 LOT 10 & 12 SEC 01 BELVEDERE I BRGY QUINTANA TANZA CAVITE	T-666491	72 00/20 12	276 540 12
145	BLK 27 LOT 03 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666507	38 50/20 12	192 710 52
146	BLK 27 LOT 22 SEC 01 BELVEDERE II BRGY QUINTANA TANZA CAVITE	T-666526	40 00/20 12	196 733 52
147	BLK 38 LOT 44 CAPITOL HILLS SUBD PH II BRGY LAPIDARIO TRECE MARTIRES CITY	T-22112	39 00/24 50	249 397 10
148	BLK 03 LOT 10 PH3A CARISSA HOMES TANZA BO BAGTAS TANZA CAVITE	T-684349	35/20 62	153 504 50
149	BLK 05 LOT 09 PH3A CARISSA HOMES TANZA BO BAGTAS TANZA CAVITE	T-687183	35/20 62	153 504 50
150	BLK 09 LOT 22 PH3 CARISSA HOMES TANZA BO BAGTAS TANZA CAVITE	T-944537	69/20 62	214 871 22
151	BLK 147 LOT 26 PH7 CARISSA HOMES TANZA BO PUNTA TANZA CAVITE	T-911533	33/18	172 403 15
152	BLK 17 LOT 22 PH4 CARISSA HOMES TANZA BO BAGTAS TANZA CAVITE	T-891684	61/20 62	238,424 78
153	BLK 20 LOT 18 PH3B CARISSA HOMES TANZA BO BAGTAS TANZA. CAVITE	T-884354	35/20 62	167 032 84
154	BLK 34 LOT 27 PH4 CARISSA HOMES TANZA BO BAGTAS TANZA CAVITE	T-894074	35/0	73 080 00
155	BLK 40 LOT 11 PH6 CARISSA HOMES TANZA BO BAGTAS TANZA CAVITE	T-720782	33/18	180 996 27
156	BLK 75 LOT 48 PH6 CARISSA HOMES TANZA BO BAGTAS TANZA. CAVITE	T-813090	33/18	172 670 18
157	BLK 20 LOT 32 CITIHOMES RESORTVILLE V BO LANCAAN DASMARINAS CAVITE	T-584784	35/20	177 849 78
158	BLK 21 LOT 24 CITIHOMES RESORTVILLE V BO LANCAAN DASMARINAS CAVITE	T-155495	35/20	195 485 00
159	BLK 25 LOT 04 CITIHOMES RESORTVILLE V BO LANCAAN DASMARINAS CAVITE	T-584981	35/20	165,181 02
160	BLK 31 LOT 18 CITIHOMES RESORTVILLE V BO LANCAAN 2 DASMARINAS CAVITE	T-581959	35/20	197,158 34
161	BLK 41 LOT 30A CITIHOMES RESORTVILLE I BO LANCAAN DASMARINAS CAVITE	T-580502	38/24	221,915 00
162	BLK 61 LOT 20 CITIHOMES RESORTVILLE V BO LANCAAN DASMARINAS CAVITE	T-591373	35/20	182 015 60
163	BLK 64 LOT 03 CITIHOMES RESORTVILLE V BO LANCAAN DASMARINAS CAVITE	T-591432	35/20	197 188 34
164	BLK 64 LOT 11 CITIHOMES RESORTVILLE V BO LANCAAN DASMARINAS CAVITE	T-591440 *	35/20	185 350 98
165	BLK 62 LOT 48B CITIHOMES RESORTVILLE I BO LANCAAN DASMARINAS CAVITE	T-683701	38 24	200 377 40
166	BLK 72 LOT 17 CH LA TRINIDAD 3 BO QUINTANA TRECE MARTIRES CITY	T-62954	70/25	295 123 90
167	BLK 08 LOT 14 RANCHO IMPERIAL SUBD BO TARTARIA SILANG CAVITE	T-625791	35/20 74	178 029 60
168	BLK 66 LOT 10 RANCHO IMPERIAL SUBD BO TARTARIA SILANG CAVITE	T-626148	35/20 74	172,684 60
169	BLK 68 LOT 09 RANCHO IMPERIAL SUBD BO TARTARIA SILANG CAVITE	T-626503	45/20 74	218 566 80
170	BLK 68 LOT 16 RANCHO IMPERIAL SUBD BO TARTARIA SILANG CAVITE	T-626510	35/20 74	171 801 36
171	BLK 69 LOT 05 RANCHO IMPERIAL SUBD BO TARTARIA SILANG CAVITE	T-628527	35/20 74	183 966 70
172	BLK 70 LOT 14 RANCHO IMPERIAL SUBD BO TARTARIA SILANG CAVITE	T-628564	35/20 74	170 290 63
173	BLK 01 LOT 14 SEC 05 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-690210	35/20 12	180 274 04
174	BLK 01 LOT 15 SEC 04 SUNNYBROOKE II BRGY ELANG GEN TRIAS CAVITE	T-749461	35/20 12	171 890 76
175	BLK 01 LOT 16 SEC 06 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-690452	35/20 12	178 190 68
176	BLK 01 LOT 19 & 21 SEC 07 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-690631/29	70/20 12	299 683 56
177	BLK 02 LOT 30 SEC 03 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689671	35/20 12	191 247 79
178	BLK 03 LOT 03 & 04 SEC 04 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689957/58	75/20 12	319 152 06
179	BLK 03 LOT 06 & 08 SEC 09 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-690043/915	70/20 12	299 841 20
180	BLK 03 LOT 10 SEC 08 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-690811	35/20 12	171,890 76
181	BLK 03 LOT 10 SEC 05 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-690947	35/20 12	238 659 13
182	BLK 03 LOT 16 SEC 01A SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688867	35/20 12	189 356 36
183	BLK 03 LOT 16 SEC 11 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-691346	35/20 12	176 210 68
184	BLK 03 LOT 18 & 20 SEC 09 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-690067/065	71/20 12	306 192 26
185	BLK 03 LOT 18 SEC 01A SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688868	35/20 12	177.122 07
186	BLK 03 LOT 22 SEC 01A SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688073	35/20 12	177.122 07
187	BLK 03 LOT 23 SEC 05 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-749815	35/20 12	169 897 52
188	BLK 04 LOT 06 SEC 05 SUNNYBROOKE II BRGY ELANG GEN TRIAS CAVITE	T-749826	35/20 12	190 305 31
189	BLK 04 LOT 10 SEC 04 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-749578	35/20 12	179 044 60
190	BLK 04 LOT 11 SEC 03 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688714	35/20 12	185 309 79
191	BLK 04 LOT 13 SEC 05 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-690284	35/20 12	184 279 12
192	BLK 04 LOT 14 SEC 07 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-690580	35/20 12	187 454 27
193	BLK 04 LOT 18 SEC 03 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689791	35/20 12	189 774 89
194	BLK 04 LOT 21 SEC 05 SUNNYBROOKE II BRGY ELANG GEN TRIAS CAVITE	T-710841	35/20 12	190 305 31
195	BLK 05 LOT 05 & 09 SEC 14 SUNNYBROOKE I BO ELANG GEN TRIAS CAVITE	T-693267 069	70/20 12	292 294 60
196	BLK 05 LOT 07 SEC 05 SUNNYBROOKE II BRGY ELANG GEN TRIAS CAVITE	T-749355	35/20 12	190 305 31
197	BLK 05 LOT 10 SEC 03 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688739	35/20 12	190 354 84
198	BLK 05 LOT 11 SEC 11 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-690383	35/20 12	181 687 35
199	BLK 05 LOT 13 SEC 14 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-692974	35/20 12	181 337 79
200	BLK 05 LOT 14 SEC 07 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-690612	35/20 12	191 247 79
201	BLK 06 LOT 02 & 04 SEC 05 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-690318/320	70/20 12	298 726 42
202	BLK 06 LOT 06 SEC 12 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-691707	35/20 12	181 401 99
203	BLK 06 LOT 10 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688310	35/20 12	165 172 07
204	BLK 06 LOT 10 SEC 01 SUNNYBROOKE II BRGY ELANG GEN TRIAS CAVITE	T-749023	35/20 12	184 021 80
205	BLK 06 LOT 14 SEC 10 SUNNYBROOKE I SUBD BRGY QUINTANA TANZA CAVITE	T-691107	35/20 12	178 165 20
206	BLK 06 LOT 24 SEC 05 SUNNYBROOKE II BRGY ELANG GEN TRIAS CAVITE	T-749900	35/20 12	177 208 96
207	BLK 07 LOT 06 & 06 SEC 10 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-691124/26	70/20 12	283 574 01
208	BLK 07 LOT 07 & 09 SEC 13 SUNNYBROOKE I BO ELANG GEN TRIAS CAVITE	T-691659/1661	70/20 12	290 058 22
209	BLK 07 LOT 10 SEC 10 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-691128	35/20 12	176 024 32
210	BLK 07 LOT 11 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688326	35/20 12	165 172 07
211	BLK 07 LOT 12 SEC 04 SUNNYBROOKE II BRGY ELANG GEN TRIAS CAVITE	T-749556	35/20 12	180 374 03
212	BLK 07 LOT 13 SEC 10 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-691131	35/20 12	175 200 26
213	BLK 07 LOT 16 SEC 04 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-690070	35/20 12	179 706 05
214	BLK 07 LOT 19 SEC 05 SUNNYBROOKE II BRGY ELANG GEN TRIAS CAVITE	T-749923	35/20 12	190 305 31
215	BLK 07 LOT 20 SEC 08 SUNNYBROOKE II BRGY ELANG GEN TRIAS CAVITE	T-750713	35/20 12	182 255 31
216	BLK 07 LOT 27 & 29 SEC 13 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-691941/943	75/20 12	307 915 50
217	BLK 08 LOT 03 SEC 02 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689112	35/20 12	189 356 36
218	BLK 08 LOT 09 SEC 02 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689113	35/20 12	184 279 12
219	BLK 08 LOT 10 SEC 05 SUNNYBROOKE II BRGY ELANG GEN TRIAS CAVITE	T-749912	35/20 12	190 305 31
220	BLK 08 LOT 11 SEC 10 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-691154	35/20 12	175 200 26
221	BLK 08 LOT 12 SEC 02 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689116	35/20 12	197 406 36
222	BLK 08 LOT 16 SEC 03 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689656	35/20 12	184 279 12
223	BLK 08 LOT 18 SEC 07 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-690655	35/20 12	165 172 07
224	BLK 08 LOT 21 SEC 05 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-690209	35/20 12	168 062 64
225	BLK 08 LOT 22 SEC 04 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-690111	35/20 12	215,305 31
226	BLK 09 LOT 08 SEC 10 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-691174	36/20 12	179 004 32
227	BLK 09 LOT 18 SEC 05 SUNNYBROOKE II BRGY ELANG GEN TRIAS CAVITE	T-749978	35/20 12	171 890 76
228	BLK 09 LOT 20 SEC 07 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-690686	35/20 12	189 774 89
229	BLK 09 LOT 23 SEC 12 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-691792	35/20 12	185 751 71
230	BLK 09 LOT 25 SEC 12 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-691794	35/20 12	186 244 45
231	BLK 10 LOT 10 SEC 02 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689152	35/20 12	183 956 03
232	BLK 11 LOT 04 SEC 04 SUNNYBROOKE II BRGY ELANG GEN TRIAS CAVITE	T-748154	35/20 12	192 465 15
233	BLK 11 LOT 18 SEC 02 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689179	35/20 12	189 774 89
234	BLK 12 LOT 10 SEC 10 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-691228	35/20 12	182 255 31
235	BLK 12 LOT 18 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688400	35/20 12	189 774 89
236	BLK 12 LOT 23 SEC 01 SUNNYBROOKE I SUBD BRGY ELANG GEN TRIAS CAVITE	T-688405	35/20 12	187 482 60
237	BLK 12 LOT 24 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688406	35/20 12	177.122 07
238	BLK 13 LOT 03 SEC 11 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-691470	35/20 12	178 233 18
239	BLK 13 LOT 08 SEC 10 SUNNYBROOKE I SUBD BRGY ELANG GEN TRIAS CAVITE	T-691258	35/20 12	183 772 25
240	BLK 13 LOT 10 SEC 10 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-691260	35/20 12	184 163 01
241	BLK 13 LOT 13 SEC 11 SUNNYBROOKE I SUBD BRGY ELANG GEN TRIAS CAVITE	T 691480	35/20 12	179 014 75
242	BLK 13 LOT 21 SEC 01 SUNNYBROOKE I BO ELANG GEN TRIAS CAVITE	T-688436	35/20 12	188 044 23
243	BLK 14 LOT 10 SEC 02 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689240	35/20 12	189 356 36
244	BLK 14 LOT 13 SEC 11 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-691497	35/20 12	182 255 31
245	BLK 14 LOT 19 SEC 08 SUNNYBROOKE II BRGY ELANG GEN TRIAS CAVITE	T-750982	35/20 12	181 147 13
246	BLK 14 LOT 24 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688472	35/20 12	183 956 93
247	BLK 14 LOT 28 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688476	35/20 12	189 703 77
248	BLK 15 LOT 03 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688484	35/20 12	183 688 21
249	BLK 15 LOT 28 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688509	35/20 12	165 172 07
250	BLK 16 LOT 04 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-748268	35/20 12	179 014 75
251	BLK 16 LOT 27 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688541	35/20 12	183 950 93
252	BLK 17 LOT 05 SEC 08 SUNNYBROOKE II BRGY ELANG GEN TRIAS CAVITE	T-750072	35/20 12	190 305 31
253	BLK 17 LOT 16 SEC 11 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-691548	35/20 12	190 805 15
254	BLK 17 LOT 21 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688558	35/20 12	184 279 12
255	BLK 18 LOT 28 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688608	35/20 12	184 279 12
256	BLK 19 LOT 17 SEC 08 SUNNYBROOKE II BRGY ELANG GEN TRIAS CAVITE	T-751046	35/20 12	179 014 75
257	BLK 20 LOT 10 SEC 11 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-691568	35/20 12	172 120 14
258	BLK 20 LOT 23 SEC 02 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689397	35/20 12	180 813 65
259	BLK 20 LOT 27 SEC 02 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689401	35/20 12	181 439 74
260	BLK 21 LOT 10 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688689	35/20 12	184 279 12
261	BLK 21 LOT 18 SEC 02 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689425	35/20 12	188 992 06
262	BLK 21 LOT 20 SEC 02 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689427	35/20 12	171 890 76
263	BLK 21 LOT 27 SEC 02 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689434	35/20 12	177 421 35
264	BLK 22 LOT 06 & 08 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688720/718	70/20 12	256 222 78
265	BLK 22 LOT 18 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688730	35/20 12	190,354 84
266	BLK 22 LOT 21 SEC 01 SUNNYBROOKE II BRGY ELANG GEN TRIAS CAVITE	T-748417	35/20 12	178 165 20
267	BLK 23 LOT 01 SEC 08 SUNNYBROOKE II BO ELANG GEN TRIAS CAVITE	T-751148	35/20 12	200 515 15
268	BLK 23 LOT 15 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688750	35/20 12	185 172 07
269	BLK 23 LOT 25 SEC 02 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689509	35/20 12	189 668 15
270	BLK 24 LOT 18 SEC 02 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689526	35/20 12	185 172 07
271	BLK 25 LOT 05 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688798	35/20 12	184 279 12
272	BLK 25 LOT 06 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688799	35/20 12	184 279 12
273	BLK 25 LOT 31 SEC 02 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-689578	40/20 12	197 007 35
274	BLK 28 LOT 17 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688806	35/20 12	188 306 92
275	BLK 29 LOT 17 SEC 01 SUNNYBROOKE I BRGY ELANG GEN TRIAS CAVITE	T-688886	35/20 12	177 122 07
276	BLK 33 LOT 02 SEC 01 SUNNYBROOKE II BRGY ELANG GEN TRIAS CAVITE	T-749531	35/20 12	196 223 20
LAGUNA AREA				
277	BLK 11 LOT 31 COUNTRY HOMES SUBDIVISION BO SORO SORO BINAN LAGUNA	T-526608	240 00	696 060 00
278	BLK 14 LOT 11 COUNTRY HOMES SUBDIVISION BO SORO SORO BINAN LAGUNA	T-526581	108 00	313 632 00
279	BLK 114 LOT 08 PH 2 MABUHAY CITY SUBD BO MAMATID CABUYAO LAGUNA	450352	36/20	231 676 64
280	BLK 39 LOT 26 PH I MABUHAY CITY SUBD BO MAMATID CABUYAO LAGUNA	T-419551	36/20	222 503 36
281	BLK 75 LOT 37 PH I MABUHAY CITY SUBD BO MAMATID CABUYAO LAGUNA	T-420462	36/20	223 066 60
282	BLK 94 LOT 20 PH 2 MABUHAY CITY SUBD BO MAMATID CABUYAO LAGUNA	T-421547	63/25	364 355 56
METRO MANILA				
283	BLK 06D LOT 04 CH RIDGEVIEW 2 BO TUNASAN MUNTINLUPA METRO MANILA	12223	65/25	243 737 40
284	BLK 06D LOT 07 CH RIDGEVIEW 2 BO TUNASAN MUNTINLUPA METRO MANILA	12201	65/25	239 596 20
285	BLK 05D LOT 09 CH RIDGEVIEW 2 BO TUNASAN MUNTINLUPA METRO MANILA	T-12202	65/25	250 800 00
286	BLK 05D LOT 16 CH RIDGEVIEW 2 BO TUNASAN MUNTINLUPA CITY	12212	77/25	282 786 00
287	BLDG A CLUSTER 2 UNIT 2-8 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-12430	30 00	383 266 20
288	BLDG B CLUSTER 1 UNIT 2-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-12456	30 00	383 266 20
289	BLDG B CLUSTER 2 UNIT 4-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-12498	30 00	310 263 00
290	BLDG C CLUSTER 1 UNIT 3-1 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-12576	30 00	328 503 00
291	BLDG C CLUSTER 2 UNIT 2-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-12605	30 00	383 266 20
292	BLDG C CLUSTER 3 UNIT 3-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-12533	30 00	328 503 00
293	BLDG C CLUSTER 3 UNIT G-5 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-12627	30 00	438 018 60
294	BLDG C CLUSTER 4 UNIT 2-1 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-12658	30 00	383 266 20
295	BLDG C CLUSTER 4 UNIT 2-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-12661	30 00	383 266 20
296	BLDG C CLUSTER 4 UNIT P-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-12679	30 00	310 263 00
297	BLDG D CLUSTER 1 UNIT G-8 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-12686	30 00	438 018 60
298	BLDG D CLUSTER 2 UNIT G-1 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-12754	30 00	438 018 60
299	BLDG D CLUSTER 3 UNIT 2-5 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-12792	30 00	383 266 20
300	BLDG D CLUSTER 4 UNIT 3-5 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-12828	30 00	328 503 00
301	BLDG E CLUSTER 2 UNIT 2-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-12877	30 00	383 266 20
302	BLDG E CLUSTER 2 UNIT P-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-12896	30 00	310 263 00
303	BLDG F CLUSTER 1 UNIT 3-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-12912	30 00	328 503 00
304	BLDG F CLUSTER 1 UNIT P-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-12925	30 00	310 263 00
305	BLDG F CLUSTER 2 UNIT 2-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-12986	30 00	383 266 60
306	BLDG F CLUSTER 2 UNIT 4-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-12995	30 00	310 263 00
307	BLDG F CLUSTER 2 UNIT 4-5 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-12997	30 00	310 263 00
308	BLDG F CLUSTER 3 UNIT P-5 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13032	30 00	310 263 00
309	BLDG F CLUSTER 4 UNIT 2-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	CCT-13041	30 00	383 266 20
310	BLDG F CLUSTER 4 UNIT P-2 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13058	30 00	310 263 00
311	BLDG G CLUSTER 1 UNIT 3-2 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13075	30 00	328 503 00
312	BLDG G CLUSTER 1 UNIT 4-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13085	30 00	310 263 00
313	BLDG G CLUSTER 3 UNIT 3-1 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13132	30 00	328 503 00
314	BLDG G CLUSTER 3 UNIT P-2 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13145	30 00	310 263 00
315	BLDG G CLUSTER 4 UNIT P-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13176	30 00	310 263 00
316	BLDG G CLUSTER 5 UNIT 2-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13190	30 00	383 266 20
317	BLDG G CLUSTER 5 UNIT 3-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13193	30 00	328 503 00
318	BLDG G CLUSTER 5 UNIT 4-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13199	30 00	310 263 00
319	BLDG G CLUSTER 5 UNIT P-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13205	30 00	310 263 00
320	BLDG G CLUSTER 1 UNIT 3-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13079	30 00	328 503 00
321	BLDG H CLUSTER 1 UNIT 4-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13231	30 00	310 263 00
322	BLDG H CLUSTER 1 UNIT P-2 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13233	30 00	310 263 00
323	BLDG H CLUSTER 2 UNIT 3-2 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13250	30 00	328 503 00
324	BLDG H CLUSTER 2 UNIT 4-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13258	30 00	310 263 00
325	BLDG H CLUSTER 2 UNIT G-5 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13241	30 00	438 018 60
326	BLDG H CLUSTER 2 UNIT P-2 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13262	30 00	310 263 00
327	BLDG H CLUSTER 3 UNIT 2-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13276	30 00	383 266 20
328	BLDG H CLUSTER 3 UNIT 4-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13286	30 00	310 263 00
329	BLDG H CLUSTER 3 UNIT G-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13271	30 00	438 018 60
330	BLDG H CLUSTER 3 UNIT P-2 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13291	30 00	310 263 00
331	BLDG H CLUSTER 4 UNIT 2-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13304	30 00	383 266 20
332	BLDG H CLUSTER 4 UNIT 2-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13306	30 00	383 266 20
333	BLDG H CLUSTER 5 UNIT G-2 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13326	30 00	438 018 60
334	BLDG H CLUSTER 5 UNIT G-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13329	30 00	438 018 60
335	BLDG H CLUSTER 6 UNIT 2-5 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13363	30 00	383 266 20
336	BLDG H CLUSTER 6 UNIT 2-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13364	30 00	383 266 20
337	BLDG H CLUSTER 6 UNIT G-2 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13355	30 00	438 018 60
338	BLDG H CLUSTER 6 UNIT P-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13379	30 00	310 263 00
339	BLDG I CLUSTER 2 UNIT 3-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13432	30 00	328 503 00
340	BLDG I CLUSTER 2 UNIT 3-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13433	30 00	328 503 00
341	BLDG I CLUSTER 2 UNIT 4-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13438	30 00	310 263 00
342	BLDG I CLUSTER 3 UNIT G-2 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13449	30 00	438 018 60
343	BLDG J CLUSTER 1 UNIT 2-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13484	30 00	383 266 20
344	BLDG J CLUSTER 1 UNIT 2-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13485	30 00	383 266 20
345	BLDG J CLUSTER 1 UNIT 5-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13503	30 00	310 263 00
346	BLDG J CLUSTER 2 UNIT 2-1 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13511	30 00	383 266 20
347	BLDG J CLUSTER 2 UNIT 2-2 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13512	30 00	383 266 20
348	BLDG J CLUSTER 2 UNIT P-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13531	30 00	310 263 00
349	BLDG J CLUSTER 3 UNIT 2-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13543	30 00	383 266 20
350	BLDG J CLUSTER 3 UNIT 2-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13545	30 00	383 266 20
351	BLDG K CLUSTER 1 UNIT 3-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13577	30 00	328 503 00
352	BLDG K CLUSTER 1 UNIT P-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13592	30 00	310 263 00
353	BLDG K CLUSTER 2 UNIT 2-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13601	30 00	383 266 60
354	BLDG K CLUSTER 2 UNIT 2-5 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13602	30 00	383 266 60
355	BLDG K CLUSTER 2 UNIT 4-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13612	30 00	310 263 00
356	BLDG K CLUSTER 2 UNIT 4-5 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13614	30 00	310 263 0
357	BLDG K CLUSTER 3 UNIT 2-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13629	30 00	383 266 2
358	BLDG K CLUSTER 3 UNIT 3-1 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13633	30 00	328 503 0
359	BLDG K CLUSTER 3 UNIT 3-2 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13634	30 00	328 503 0
360	BLDG K CLUSTER 3 UNIT 3-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13636	30 00	328 503 0
361	BLDG K CLUSTER 3 UNIT G-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13624	30 00	438 018 6
362	BLDG K CLUSTER 3 UNIT P-5 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13649	30 00	310 263 0
363	BLDG K CLUSTER 4 UNIT 4-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13671	30 00	310 263 0
364	BLDG K CLUSTER 4 UNIT P-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13677	30 00	310 263 0
365	BLDG L CLUSTER 2 UNIT 2-2 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13715	30 00	383 266 2
366	BLDG M CLUSTER 1 UNIT P-1 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13790	30 00	310 263 0
367	BLDG M CLUSTER 2 UNIT P-2 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13820	30 00	310 263 0
368	BLDG N CLUSTER 1 UNIT 2-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13836	30 00	383 266 2
369	BLDG N CLUSTER 1 UNIT G-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13827	30 00	438 018
370	BLDG N CLUSTER 2 UNIT 2-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13861	30 00	383 266 2
371	BLDG N CLUSTER 2 UNIT 3-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13870	30 00	328 503 0
372	BLDG N CLUSTER 2 UNIT 5-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13878	30 00	310 263 0
373	BLDG N CLUSTER 2 UNIT G-2 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13855	30 00	438 018
374	BLDG N CLUSTER 2 UNIT P-1 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13877	30 00	310 263 0
375	BLDG N CLUSTER 2 UNIT P-5 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13881	30 00	310 263 0
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377	BLDG N CLUSTER 3 UNIT 3-3 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-13899	30 00	328 503 0
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379	BLDG N CLUSTER 3 UNIT P-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-13914	30 00	310 263 0
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387	BLDG O CLUSTER 3 UNIT P-2 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-14000	30 00	310 263 00
388	BLDG O CLUSTER 3 UNIT P-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-14002	30 00	310 263 0
389	BLDG O CLUSTER 3 UNIT P-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-14004	30 00	310 263 00
390	BLDG O CLUSTER 4 UNIT P-2 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-14029	30 00	310 263 00
391	BLDG P CLUSTER 1 UNIT 2-6 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHES QC	N-14044	30 00	383 266 20
392	BLDG P CLUSTER 2 UNIT G-4 SMILE CITIHOMES BRGY KALIGAYAHAN NOVALICHESQC	N-14065	30 00	438 018 60
RIZAL AREA				
393	BLK 23 LOT 38 CARISSA HOMES EAST II BO DALIG TERESA RIZAL	M-117090	42 00/20	176 841 30
394	BLK 23 LOT 43 CARISSA HOMES EAST II BO DALIG TERESA RIZAL	M-117091	42 00/20	176 841 30
395	BLK 43 LOT 06 CARISSA HOMES EAST II BO DALIG TERESA RIZAL	M-80002	34 00/18	154 064 00
396	BLK 55 LOT 16 CARISSA HOMES EAST I BO PRINZA & BAGUMBAYAN TERESA	M-67540	32 00/18	192 624 00
397	BLK 62 LOT 15 CARISSA HOMES EAST I BO PRINZA & BAGUMBAYAN TERESA RIZAL	M-67533	32 00/18	192 624 00
398	BLK 66 LOT 18 CARISSA HOMES EAST II BO DALIG TERESA RIZAL	M-117058	32 00/18	154 822
399	BLK 74 LOT 20 CARISSA HOMES EAST I BO PRINZA TERESA RIZAL	M-100182	32 00/24	192 624
400	BLK 84 LOT 22 CARISSA HOMES EAST II BO DALIG TERESA RIZAL	M-117097	32 00/18	154 822
401	BLK 06 LOT 16 PH 1A MABUHAY HOMES 2000 BO DARANGAN BINANGONAN RIZAL	M-54301	43/25	187 048
402	BLK 93 LOT 09 PH 2A MABUHAY HOMES 2000 BO DARANGAN BINANGONAN RIZAL	M-64052	43/25	[illegible]
403	BLK 51 LOT 10 PH 3A MABUHAY HOMES 2000 BO DARANGAN BINANGONAN RIZAL	M-66086	43/25	187 048
404	BLK 06 LOT 02 PRIMROSE HILLS MAHABANG PARANG ANGONO RIZAL	T-877115	120/44	583 625
405	BLK 77 LOT 05 ROBINSONS HOMES BRGY SAN JOSE ANTIPOLO RIZAL	N-17459	40/24 90	276 812 80

GENERAL GUIDELINES

1. Interested parties are required to secure copies of: (a) INSTRUCTION TO BIDDERS and (b) BID FORMS from the Acquired Asset Management, 8th Flr Pacific Center Bldg. San Miguel Avenue Ortigas Center, Pasig City.
2. Sealed proposals in triplicate shall be received at the Acquired Asset Management, 8th flr Pacific Center Bldg, San Miguel Avenue Ortigas, Pasig City starting 8:00 a.m. not later than 2:00 p.m. immediately afterwhich, the said proposals shall be opened in the presence of attending bidders.
3. Each bid proposal shall be accompanied by a DEPOSIT in CASH or CERTIFIED CASHIER'S/ MANAGER'S CHECK issued in Metro Manila, payable to the Home Development Mutual Fund (HDMF) in an amount equivalent to at least TEN PERCENT (10%) of the total bid price.
4. Properties shall be sold on an "AS IS WHERE IS BASIS" and the winning bidder shall take possession of the property without seeking assistance from the HDMF.
5. All bidders are advised to visit/inspect the properties for bidding before posting their bid proposals.
6. If the bidder who submitted the best offer refuses to push through with the purchase of the property for which he/she BIDDED during and after the bidding, his/her deposit shall be FORFEITED and failure of bidding shall be declared.
7. All awards by the Bidding Committee shall be subject to the approval / confirmation of the VP-NCR Housing Operations, North Sector / Manager – Acquired Asset Management, North Sector.

HDMF RESERVES THE RIGHT TO REJECT ANY OR ALL BIDS, TO WAIVE ANY INFORMALITY THEREIN OR ACCEPT SUCH BIDS AS MAY BE CONSIDERED MOST ADVANTAGEOUS TO THE FUND. THE DECISION OF THE FUND IS FINAL AND BINDING.

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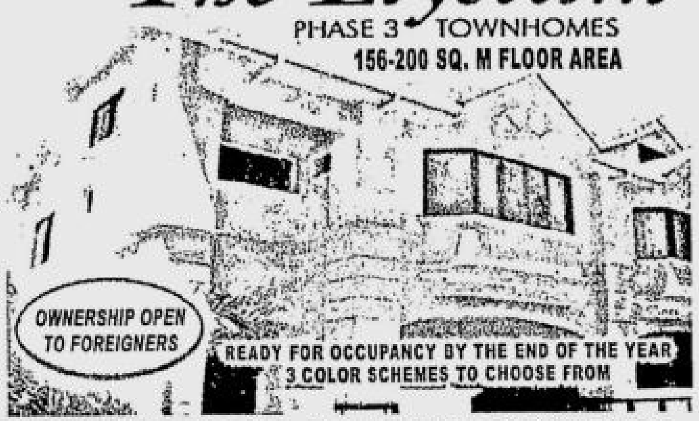

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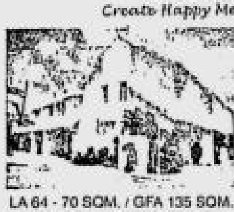

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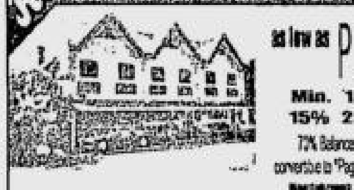

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LEGAL NOTICE

Notice is hereby given that the estate of the late TERESA ANDRADE has been extrajudicially settled between her heirs as per Doc. No. 165; Page 34; Book No. XX11; Series of 2004 before Atty. Esperanza C. Doroja, Notary Public of Manila

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Geodetic Engineer W / Min 3 Yrs Experience Vertical Structures Send Resume To 957 4A Kalayaan Guad. Makati City Fax 7525347

FEMALE

Female Dentist Nurses Tel. # •5224435 / 09206262141•

PHARMACIST 639-4656

TELEMARKETERS 718-0736

MALE/FEMALE

DIRECT HIRE OFC MKTG STAFF 18-45yo w/w/o exp Coll grad/ugrad T-4395433 Ms Olga

Professionals & Executives
in management, sales & marketing, education, brokerage, insurance and real estates. If you are ambitious & have the interests in people development & international marketing let us guide and mentor you to success
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THE UNIVERSITY OF NUEVA CACERES HIGH SCHOOL BATCH '84
WILL HAVE ITS
20TH REUNION
ON DEC. 26, 2004
AT THE UNC GYM.
FOR DETAILS, PLS. CONTACT
HQ. (054) 8113355
or 0920-9211746,
NONOY 0920-9057213,
LOUIE 0917-9856139,
VANGIE 0917-4227986,
LENY 0917-8253199.

TransCo
National Transmission Corporation

INVITATION FOR BIDS

Date: September 28, 2004
Contract No.: Sp02.LTUP.Lms-0343

1. The **National Power Corporation (NPC)** has applied for a loan from the Asian Development Bank (ADB) towards the cost of Electricity Market and Transmission Development Project. It is intended that part of the proceeds of the loan will be applied to eligible payments under the contract for Luzon Transmission Line Upgrading Project 1 on Turn-key Basis. Bidding is open to bidders from eligible source countries of the Asian Development Bank.
2. The **National Transmission Corporation (TransCo),** administering the bidding of the above project, invites sealed bids from eligible bidders for the Furnishing and Delivery of Transmission Line Materials and Construction of San Manuel - Concepcion and Concepcion - Mexico 230 kV Transmission Lines on Turn-key Basis.
3. Interested eligible bidders may obtain further information and inspect the bidding documents starting **October 4, 2004** at the following address:

   Office of the Manager
   Bids and Contract Management Department
   National Transmission Corporation
   Ground Floor, Power Center
   Quezon Avenue Corner BIR Road, Diliman,
   Quezon City (Zip Code 1104)
   Philippines
   Telephone Nos.: 981-2212, 981-2213
   Telefax No.: 921-2308
   Email Address: rvalejandro@transco.ph
4. A complete set of bidding documents in *English* may be purchased by interested eligible bidders or authorized representative upon submission of a letter of intent to the above address and upon payment of a non-refundable fee of Fifty Thousand (Php50,000.00) Philippine Pesos or Nine Hundred US Dollars (US$900.00) per set.
5. A two stage two envelope bidding procedure will be adopted, Bidders are to submit simultaneously two (2) sealed envelopes, one (1) containing the technical proposal and one (1) containing the price proposal. Initially only the technical proposals are opened. Technical proposals which are submitted by non-qualified bidders or which are not substantially responsive will be rejected. The substantially responsive technical proposals which have been submitted by qualified bidders will be discussed with the bidders and bidders will be required to adjust their proposals to reflect the changes and amendments requested by the Employer to conform with the requirements, and intent of the technical specifications. The bidders are further requested to submit a price proposal which contains the changes in price resulting from the discussed changes in the technical specifications. The original price proposal and the supplementary price proposal will be opened simultaneously in public.
6. All bids must be accompanied by a bid security of five Hundred Fifteen Thousand (US$ 515,000.00) US Dollars or an equivalent amount in a freely convertible currency, and must be delivered to above office address on or before **January 5, 2005** at TansCo Power Training Center, Power Center, Quezon Avenue corner BIR Road, Diliman, Quezon City, Philippines. The bid security must be included with the technical proposals.
7. The technical proposals will be opened immediately thereafter in the presence of bidder's representatives who choose to attend.
8. The price proposals and supplementary price proposals, if provided, will be opened in the presence of the bidder's representatives who chose to attend at the time and date and the address to be advised by the Employer after approval of the ADB of the evaluation of the technical proposals.

(Sgd.) **DOMINADOR S. GEONZON**
Chairman
Bids and Award Committee
& Vice President - Project Management

(PDI - Oct. 1 & 8, 2004)

DAVAO CITY WATER DISTRICT
J.P. Laurel Avenue, Davao City
Tel. No. 082-2219400 Telefax 082-2264885

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The Davao City Water District (DCWD) hereby invites all interested parties to apply for eligibility and to bid in accordance with the IRR or RA 9184, for the supply and delivery of the following Pumps and Motors!

Item Package	Description	Ceiling of Bid Price
1	125Hp VTP & Motor PW-2	1,618,000.00
2	100Hp VTP & Motor PW-3	1,616,000.00
3	125Hp VTP & Motor PW-4	1,677,000.00
4	125Hp VTP & Motor PW-6	1,389,000.00
5	100Hp VTP & Motor PW-20	1,152,000.00
6	75Hp VTP & Motor PW-05-2004	1,000,000.00
7	150Hp VTP & Motor Tugbok 05	1,435,000.00
8	250Hp SP & Motor Comunal	1,535,000.00
	TOTAL	P 11,422,000.00

Eligibility requirements per item package are available at the Purchasing Division Office starting **Oct. 1, 2004** during its business hours. Deadline for the submission of eligibility documents/ requirements will be on or before **Oct. 22, 2004**.

Bid documents may be released only to applicants with a Notice of Eligibility, upon payment of a non-refundable amount of P500.00 per package starting **Nov. 05, 2004**.

Pre-bidding is set on **Dec. 03, 2004** at 3:00 pm and the Opening of Bids on **Dec. 13, 2004** at 9:00 am at the DCWD Regional Training Center, Madapo Hills, Davao City.

DCWD reserves the right to reject any or all bids, or to waive any formality/informality of the bids and to accept only such bids which are advantageous to the District.

(Sgd.) **ALFONSO E. LAID**
AGM for Administration
Chairman, Bid & Canvass Committee

(PDI--Oct. 1 & 8, 2004)

Republic of the Philippines
Department of Justice
BUREAU OF IMMIGRATION
Magallanes Drive, Intramuros
1002 Manila

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The Bureau of Immigration (BI) is inviting interested bidders to apply for eligibility and subsequently to bid for sanitation, maintenance and janitorial work and services to be rendered at the premises of (1) the BI Main Office, Intramuros, Manila, (2) the BI Detention Center, Bicutan, Metro Manila and at (3) BI-PEZA Building, Pasay City.

Prospective bidders may obtain eligibility requirements at the BAC Secretariat, General Services Section, 3rd Floor, Bureau of Immigration Main Office, Magallanes Drive, Intramuros, Manila from 19 to 22 October 2004 during office hours. Deadline for submission of duly accomplished eligibility documents shall be on 28 October 2004. All applicants shall be notified on the result of the eligibility screening. Only eligible bidders shall be issued the approved scope of works and other bidding documents and requirements. Submission and opening of bids shall be announced on a later date.

The Bureau of Immigration reserves the right to reject any or all the bids without offering any reason, waive any required formality and accept the offer most advantageous to the government. The Bureau of Immigration likewise assumes no obligation to compensate or indemnify the bidders for any expenses or losses that may be incurred in the preparation of bids, nor does it guarantee that an award will be made.

21 September 2004

(Sgd.) **TEODORO B. DELARMENTE**
Associate Commissioner
Chairman, BAC (General)

(PDI - Oct. 1, 8 & 15, 2004)

DAVAO CITY WATER DISTRICT
J.P. Laurel Avenue, Davao City
Tel. No. 082-2219400 Tele Fax 082-226-4885

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The Davao City Water District (DCWD) hereby invites all interested parties to apply for eligibility and to bid in accordance with the IRR of RA 9184, for the proposed Exploratory Drilling of three (3) Production Wells using Rotary Method as follows:

Item Package	Description	Approved Budget for the Contract
1	Dacoville PW, Dacoville, Dumoy	3,429,309.46
2	Riverside PW2, Los Amigos, Tugbok	3,399,847.66
3	Panacan PW3, Panacan	2,760,411.72
	TOTAL	P 9,589,568.84

Eligibility requirements per item package are available at the DCWD BAC-B c/o Office of the General Manager starting October 01, 2004 during its business hours. Deadline for the submission of eligibility documents/requirements will be on or before Oct. 22, 2004.

Bid documents may be released only to applicants with a Notice of Eligibility, upon payment of a non-refundable amount of P1,500.00 per package starting Nov. 05, 2004.

Pre-bidding is set on Dec. 03, 2004 at 9:00 a.m. and the Opening of Bids on Dec. 14, 2004 at 9:00 a.m. respectively, at the DSWD Conference Room, DCWD J.P. Laurel Ave. Office.

DCWD reserves the right to reject any or all bids, or to waive any formality/informality of the bids and to accept only such bids which are advantageous to the District.

(Sgd.) **Engr. EDWIN V. REGALADO**
Chairman, Bid & Awards Committee-B (BAC-B)

(PDI-Oct. 1 & 8, 2004)

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For those who have IELTS or VISA SCREEN, 8 mos. processing possible
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Manila	Interview Schedules
Unit 17M Burgundy Plaza	Oct. 9-15, 2004
Loyola Heights, Katipunan, Q.C.	9 a.m. – 6 p.m.
Telefax : (02) 434-3195	Email : cmaleq@yahoo.com
Cellphone 0919-2104200	Cellphone : 0919-4312107

Please bring photocopies of your documents RESUME W/ PICTURE, TRANSCRIPT, EMP. CERTS., PRC ID, EXAM RESULTS, PASSPORT, 4 pcs. passport size pictures.

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Invites applicants for the above position:

(1) COOK

- Female
- 60-75 years old
- With 30 years of experience
- Can speak Japanese fluently
- With good moral character

Interested applicants may apply at:

SUBIC BAY EDEN LIFESTYLE CENTER CORP.
#405 Tiara Building, Crown Peak,
Subic Bay Freeport Zone
Tel No (047) 252-1836

CALL POEA

24-HOUR HOTLINES
722-1144
or
722-1155

NATIONAL CONFERENCE ON INDUSTRIAL RELATIONS

11-12 November 2004, Dusit Hotel Nikko, Makati City

"Quality Partnerships Towards a Decent Workplace: Blending Homegrown with Global Practices and Strategies"

PROGRAMME

DAY 1 - November 11, 2004 (Thursday)

8:00am Registration/Opening Ceremonies

9:45 Keynote Address:
Promoting Fair Globalization and Decent Work: The Score Card from the Viewpoint of the ILO

10:30 PLENARY SESSION 1:
Homegrown IR & HR strategies and practices: Sharing the success of an Employees Council

11:25 PANEL DISCUSSION 1:
Examining the State of Labor-Management Relations in the Philippines

1:25pm PLENARY SESSION 2:
Sharing the success of a Filipino enterprise: balance between contractual and regular decent jobs

2:05 PLENARY SESSION 3:
Sharing the success of a Filipino enterprise: Homegrown IR/HR best practices & strategies for global competitiveness

3:00 PANEL DISCUSSION 2A:
Social Dialogue on Wage Fixing and Philippine Industrial Relations

PANEL DISCUSSION 3A:
Corporate Social Responsibility (CSR): expectations and applications

DAY 2 - November 12, 2004 (Friday)

8:00am Registration/Social Interaction/ Video Presentation

8:30 PLENARY SESSIONS 4/5/6
Learning from changes in IR/HR practices & strategies from Japan, China & Korea

10:45 PANEL DISCUSSION 3A:
Blending homegrown with best global IR/HR prctices and strategies in the Philippines

PANEL DISCUSSION 3B:
Strategic role of IR/HR in transforming business enterprises into globally competitive workplace

1:00pm Keynote Address:
Philippine Labor Updates & Policy Directions
Sec. P. A. Sto. Tomas, DOLE

1:45 PANEL DISCUSSION 4A:
Blending new trends in IR/HR through alternative disputes settlement

PANEL DISCUSSION 4B:
Innovations in colllective bargaining negotiation

2:45 PLENARY SESSION 7:
From adversarial to quality partnerships at the work place: blending with best practices in labor-management relations

3:35 PLENARY SESSION 8:
Learning from global best practices on quality partnerships at the workplace

PLENARY SESSION 9:
Learning from best practices & strategies on productivity:

4:40 Integration/Closing ceremonies/Acknowledgement

Organizers:

PHILIPPINE INDUSTRIAL RELATIONS SOCIETY, INC.,
in partnership with the
INTERNATIONAL LABOUR ORGANIZATION - Manila

For registration/query, please contact:
Tel. Nos.: 890-4889 (Ria/Brigida); 944-0014 (Irma); 948-3559 (Dick)
Fax Nos.: 751-4604, 944-0031; E-mail address: pirs_natcon@yahoo.com

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From the

National Real Estate Association, Inc. (NREA)

(The One-Stop Trade Organization)
Suite 16, Maya Building, 678 EDSA, Cubao, 1109 Quezon City
Telephone No. 913-4463 * Telefax 912-3492
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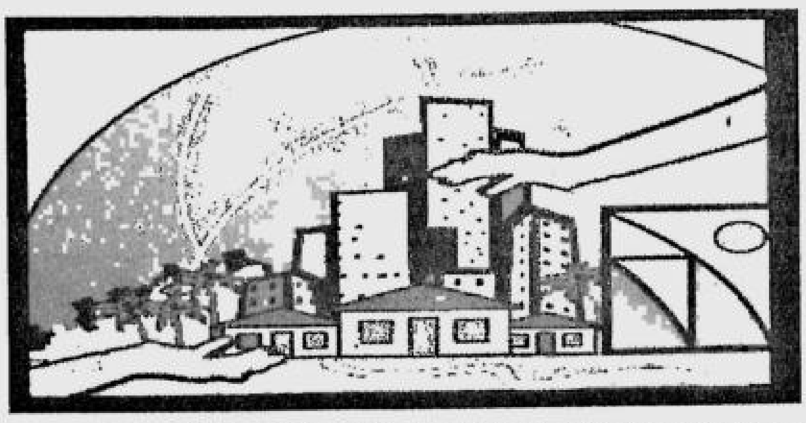

THEME: "CREATING THE NEW FILIPINO COMMUNITY IN THE 21st CENTURY"

September 23 – 25, 2004
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Plaridel, BULACAN - Liloan, CEBU - Ma-a, DAVAO
(632) 815 1875 or 90 ; (632) 893 8374 to 77

ARACELI CARPIZO CORUÑA

Has joined her husband MAT peacefully on October 4, 2004 at the age of 82.

Loving mother to **Joselito, Matias Jr., Cesar, Carlos, Orlando, Lino, Maricel & Carmina**; daughters-in-law, grandchildren & great grandchildren request the pious readers to pray for the eternal repose of her soul.

Her remains lie in state at the Tanguile Chapel, La Funeraria Paz-Sucat (inside Manila Memorial Park) Parañaque City.

Interment will be on Sunday, October 10, 2004 after the morning Mass (time to be advised) at Manila Memorial Park, Sucat Parañaque City.

ZOILO "Lolong" S. SIONGCO

of San Nicolas, City of San Fernando, Pampanga

(Eucharistic Minister of the Metropolitan Cathedral of City of San Fernando, Pampanga)

Peacefully joined his Creator on October 5, 2004 at the age of 80.

Interment was on October 7, 2004 at 4:00 p.m. at the Good Shepherd Memorial Park, City of San Fernando, Pampanga.

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Columbary Vaults READY FOR USE!
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Whoever finds his life will lose it, and whoever loses his life for my sake will find it. Matthew 10:39

MARIA ELENA "MARILEN" PUERTOLLANO BITANGA

Now peacefully rests in the Grace and Goodness of our Lord on October 6, 2004 at the age of 56.

Her loving husband **Rene**, daughter **Melissa**, son **Ryan**, grandson **Nico**, father **Juan**, mother **Elena** (†), brothers, sisters, relatives and friends request the pious readers to pray for the eternal repose of her soul.

Her remains lie in state at the Jose Rizal Chapel, La Funeraria Paz-Sucat (inside Manila Memorial Park) Parañaque City.

Interment to be announced later.

We design OBITUARIES for free.

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OBITUARY REQUIREMENTS: ❶ Copy of Death Certificate ❷ Any identification document (I.D.)

DEATH ANNOUNCEMENT • MESSAGE OF THANKS
DEATH ANNIVERSARY • REQUIEMS • FREE OBIT DESIGN

Sister Katherine Mary Dougherty r.a.

went home to God on Sunday 03 October 2004 at the Assumption Convent in Philadelphia USA, in this beautiful month of the Holy Rosary.

We, the Old Girls of Assumption College Iloilo, San Lorenzo and Antipolo will miss Sister K who spent almost 35 years of her life teaching in the Philippines.

We thank her for the beautiful example she gave us of total service and dedication to the sisters and students under her care during those years, for being a beautiful model of faithfulness to her religious vocation, for the holy but wise and practical guidance she gave the students. She taught us diagramming so well in the English classes, we owe what skills we have in that language today to her patience!

A DIEU, Sister K, rest in the Lord and with Our Lady now. You will continue to hear from us as we count on your continued loving care from heaven.

Please come and join us celebrate the Holy Mass in memory of Sister Katherine on SAT 09 OCT 2004 at the Chapel of Assumption College San Lorenzo Makati City at 9 am.

The sisters and Old Girls of Assumption College Iloilo will celebrate the Holy Mass for her on FRI 15 OCT 2004 at 5 pm in the school chapel, Iloilo City.

CLASSIFIEDS

NATIONAL POWER CORPORATION
Diliman, Quezon City

INVITATION TO BID FOR THE SALE OF ONE-YEAR WASTE OIL GENERATION FOR EMB-DENR ACCREDITED WASTE TREATERS ONLY

"AS-IS, WHERE" IS BASIS

DATE OF BIDDING: October 26, 2004, 2:00 p.m. Solanum Hall, Building-1, NPC Head Office Agham Road corner Quezon Avenue, Diliman, Quezon City.

This public bidding is for the sale of one-year waste oil generation from the following:

NPC SPUG PLANT AND LOCATION	ITEM DESCRIPTION	MINIMUM BID PRICE (per Liter)
SCHEDULE-1 CATANDUANES-MASBATE AREA 1 MARINAWA DPP 2 BALONGBONG HEP 3 VIGA DPP 4 CAGRARAY DPP 5 BATAN DPP 6 RAPU-RAPU DPP 7 MASBATE DPP 8 TICAO DPP 9 PB-105 10 PB-110	WASTE FUEL OIL	P 1.280
	WASTE LUBE OIL	P 0.630
SCHEDULE-2 MARINDUQUE-QUEZON-NO LUZON AREA 1. BOAC DPP 2 PATNANUNGAN DPP 3 JOMALIG DPP 4. POLILIO DPP 5 TORRIJOS DPP 6 BASCO DPP 7. KABUGAO DPP 8 CASIGURAN DPP 9 SABTANG DPP 10 CALAYAN DPP 11. PALANAN DPP 12 ITBAYAT DPP 13 LUBUAGAN DPP 14 POWER BARGE - 120	WASTE FUEL OIL	P 1.310
	WASTE LUBE OIL	P 0.570
SCHEDULE-3 PALAWAN AREA 1. EL NIDO DPP 2 TAYTAY DPP 3 SAN VICENTE DPP 4 CULION DPP 5 LINAPACAN DPP 6 ARACELI DPP 7. BALABAC DPP 8 CAGAYANCILLO DPP 9 CUYO DPP 10 ROXAS DPP 11 BUSUANGA DPP 12 NARRA DPP 13 PUERTO PRINCESSA DPP 14 AGUTAYA DPP 15 BROOKE'S POINT DPP 16 POWER BARGE-106	WASTE FUEL OIL	P 1.280
	WASTE LUBE OIL	P 0.630
SCHEDULE-4 MINDORO-ROMBLON AREA 1. PULANG LUPA DPP 2 CALAPAN DPP 3 LUBANG DPP 4 MAMBURAO DPP 5 TINGLOY DPP 6 SAN JOSE DPP 7. CORCUERA DPP 8 CONCEPCION DPP 9 BANTON DPP 10 ROMBLON DPP 11 TABLAS DPP 12 SIBUYAN DPP 13 POWER BARGE-109 14. POWER BARGE-114	WASTE FUEL OIL	P 1.310
	WASTE LUBE OIL	P 0.580
SCHEDULE-5 EASTERN-VISAYAS AREA 1. CAMOTES DPP 2. TAGAPUL-AN DPP 3 MARIPIPI DPP 4 LIMASAWA DPP 5 ZUMARAGA DPP 6 ALMAGRO DPP 7 PILAR DPP 8 BIRI DPP 9. CAPUL DPP 10 DARAM DPP 11 SAN ANTONIO 12 SAN VICENTE 13 STO. NIÑO DPP	WASTE FUEL OIL	P 1.310
	WASTE LUBE OIL	P 0.580
SCHEDULE-6 WESTERN VISAYAS AREA 1. BANTAYAN DPP 2 SIQUIJOR DPP 3 CALUYA DPP 4. DOONG DPP 5 GIGANTES DPP 6 GUINTARCAN DPP 7 POWER BARGE-113 8. POWER BARGE-116	WASTE FUEL OIL	P 1.310
	WASTE LUBE OIL	P 0.650
SCHEDULE-7 EASTERN MINDANAO AREA 1. DINAGAT DPP 2 KALAMANSIG DPP 3 HIKDOP DPP 4 LORETO DPP 5 N. AQUINO DPP 6 JA SANTOS DPP 7. TALICUD DPP 8 BALUT DPP 9 POWER BARGE-111	WASTE FUEL OIL	P 1.280
	WASTE LUBE OIL	P 0.630
SCHEDULE-8 WESTERN MINDANAO AREA 1 JOLO DPP 2 BASILAN DPP 3 SIASI DPP 4 SIBUTU DPP 5 BALIMBING DPP 6 SITANGKAY DPP 7 TANDUBAS DPP 8 CAG. DE TAWI-TAWI DPP 9 MANUK-MANGKAW DPP 10 TAWI-TAWI DPP 11 SOUTH UBIAN DPP 12 TAPUL DPP 13 WEST SIMUNUL DPP 14 TONGKIL DPP 15 MAPUN DPP 16 MARUNGAS DPP 17 P.B.-108 18 P.B.-119	WASTE FUEL OIL	P 1.280
	WASTE LUBE OIL	P 0.630

ALL BIDS MUST BE SUBMITTED WITH THE FOLLOWING:

1. PROPOSAL BOND DEPOSIT IN THE FORM OF CASH OR MANAGER'S/ CASHIER'S CHECK EQUIVALENT TO PhP 80,000.00.
2. LATEST INCOME TAX RETURN 2003 ORIGINAL (OR CERTIFIED XEROX COPY) FOR THE BIDDER OR AN AUDITED FINANCIAL STATEMENT (ORIGINAL) OF THE COMPANY
3. VALID ACCREDITATION FROM EMB-DENR FOR TREATMENT/STORAGE/ DISPOSAL (TSD) FACILITY AND FOR THE WASTE TRANSPORTER, INCLUDING PREVIOUSLY APPROVED PERMIT TO TRANSPORT, WASTE MANIFEST FORM AND CERTIFICATE OF TREATMENT ALL ACKNOWLEDGED BY EMB-DENR.

Interested parties who wish to participate in the public bidding must present the original accreditations from EMB-DENR and may secure the official bid forms at P1,000.00/ set from Mr. Samuel V. Lomuntad, Jr. at Ground Floor, Building-1, NPC Head Office, Agham Road corner Quezon Avenue, Diliman, Quezon City or call telephone no. 924-5384. Deadline for issuance of bid forms is 4:30 p.m., **October 25, 2004**. Attendance to the Pre-Bid Conference on **October 25, 2004** at 2:00 p.m. is mandatory for all bidders.

For the Materials Management Department

(Sgd.) **FELIX B. TACATA, JR.**
OIC, MMD

(PDI - Oct 6, 7 & 8, 2004)

Bangko Sentral ng Pilipinas
Maynila, Pilipinas

BIDS AND AWARDS COMMITTEE
INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The Bids and Awards Committee – Head Office Bangko Sentral ng Pilipinas (BSP) invites BSP/G-EPS registered companies/contractors and other interested suppliers to a public bidding for one (1) lot supply, delivery, installation (including start-up and basic configuration for the appliance and software) and testing of video conferencing hardware and software to include services such as technical support, trainings and user briefings.

Approved Budget for the Contract (ABC) : P2,300,000.00
Completion Period : Within sixty (60) calendar days from receipt of Notice to Proceed from the Information System and Technology Department

Bid documents are available from 08 OCTOBER 2004 to 20 OCTOBER 2004 upon payment of a non-refundable fee of P1,200.00 at the following:

BAC Secretariat
Rm. 212, 2nd Floor, 5-Storey Building
cor. A. Mabini and P. Ocampo Sr. Sts., Malate, Manila
Tel. No. 524-8717

Pre-bid Conference Date and Time : 22 OCTOBER 2004 at 10:00 A.M.
Bidding Date and Time : 03 November 2004, not later than 10:00 A.M.
Place : Room MR2A, 2nd Floor, 5-storey Building, BSP Main Complex, Malate, Manila

Interested bidders shall submit not later than the bidding date and time the following documents in three (3) separate envelopes:

Envelope No. 1:

1. Articles of Incorporation and Business Registration Papers
2. Y2003 Audited Financial Statements (Income Statement & Balance Sheet)
3. Y2003 Income Tax Return duly stamped/received by the Bureau of Internal Revenue (BIR) or its Authorized Agent Banks
4. Taxpayer's Identification Number
5. Valid and current Mayor's Permit/Municipal License
6. Prospective bidder's computation for its Net Financial Contracting Capacity (NFCC) which shall be at least equal to the ABC, duly signed by the authorized signing official and supported with pertinent documents, i.e., financial statements and copies of on-going project contracts; or a commitment from a licensed bank to extend to it a credit line if awarded the contract to be bid, or a cash deposit certificate. The commitment or deposit certificate shall be in an amount not lower than 10% of the ABC.
   * NFCC = [(Current assets – Current liabilities) (K)] minus value of all outstanding projects: K = 10
7. Duly notarized statement that the prospective bidder is not blacklisted from bidding in any Government Office, Agency, Corporation
8. Letter authorizing the BAC or its duly authorized representative to verify any or all of the documents submitted for eligibility check
9. Duly notarized certification by the prospective bidder or his authorized representative that each of the documents submitted is an original copy or a true and faithful reproduction or copy of the original
10. Affidavit of the prospective bidder that he or she or any officer of the corporation is not related to the Head of the procuring entity by consanguinity or affinity up to the third civil degree
11. Certification from the manufacturer of the hardware and software that the vendor/solution provider is an authorized reseller of their video conferencing products
12. Sworn certification of the prospective bidder that their technical teams are certified and qualified to install, set-up, and support their proposed solution
13. List of at least three (3) clients with successful implementation of their proposed solution.

Envelope No. 2:

1. Instructions to Bidders
2. Certification of Compliance with the Terms and Conditions of the bidding
3. Original Bid Security

Envelope No. 3:

Price Proposal

All envelopes shall be dropped in the bid box located at Room MR2A, 2nd Floor, BSP Main Complex. **LATE BIDS WILL NOT BE ACCEPTED**

The BSP assumes no obligation to compensate or indemnify the bidders for expenses incurred in the preparation of their bids.

The BSP reserves the right to reject any and all bid proposals, or declare the bidding a failure, or not award the contract, and makes no assurance that a contract shall be entered into as a result of this invitation.

(Sgd.) MELPIN A. GONZAGA
Vice-Chairman

(PDI – October 8, 2004)

Orgullo kan Bikol at SM Megamall

"ORGULLO" means pride. And so it is with pride that Bicolanos showcase their finest crafts and indigenous food delicacies in an annual marketing event held every October at the SM Megamall in Mandaluyong City, Metro Manila. *Orgullo kan Bikol* has become a most anticipated regional trade fair, not only by the producers and exhibitors of the Bicol Region, but by buyers and Bicolanos in Manila, as well. Started in 1996 by the Department of Trade and Industry (DTI) - Region V, *Orgullo kan Bikol* has afforded 436 small producers so far, the excellent opportunity to sell their products in Metro Manila. The exposure given to Bicol small and medium enterprises (SMEs) by *Orgullo* has resulted to more sales for entrepreneurs in the six (6) provinces of Bicol. The *Orgullo* is not just a project to sell Bicol products and food, but it is a combined undertaking to sell Bicol as well. For this year, *Orgullo kan Bikol* will be held on Oct. 20 to 24, 2004 at Hall 3, 5th Level Bldg. B, SM Megamall, Mandaluyong City. Come and be a part of it.

National Sales Rally / Sales Empowerment

DON'T miss the National Sales Rally dubbed as Sales Empowerment to be held on Oct. 26, 2004, 9 a.m. to 5 p.m. at Holiday Inn Galleria. This is the gathering of sales people from different companies to recharge their batteries, enhance their motivation and selling skills to radically improve their sales performance. Among the topics are: Latest Marketing Trends and Insights; Major Account Management; the 7 Secrets of Samurai Selling; The Selling Success Philosophy; Killer Tips to Make a Presentation; Unconventional Ways to Handle Objections and Close More Sales. The host for this event is Porter and Miles, Inc., a premier training company on business, management, marketing, sales and human resource development, with office address at Suite 2502-C Tektite Tower East, Ortigas Center. You may call Mercy at 638-7719/20 for more information / registration. Sponsors for this national event include the Philippine Daily Inquirer, Business World, Holiday Inn Galleria, HRPhilippines, Bioessence, BusinessWeek, Grolier, Trabaho.Com, and UKDERM Pharma.

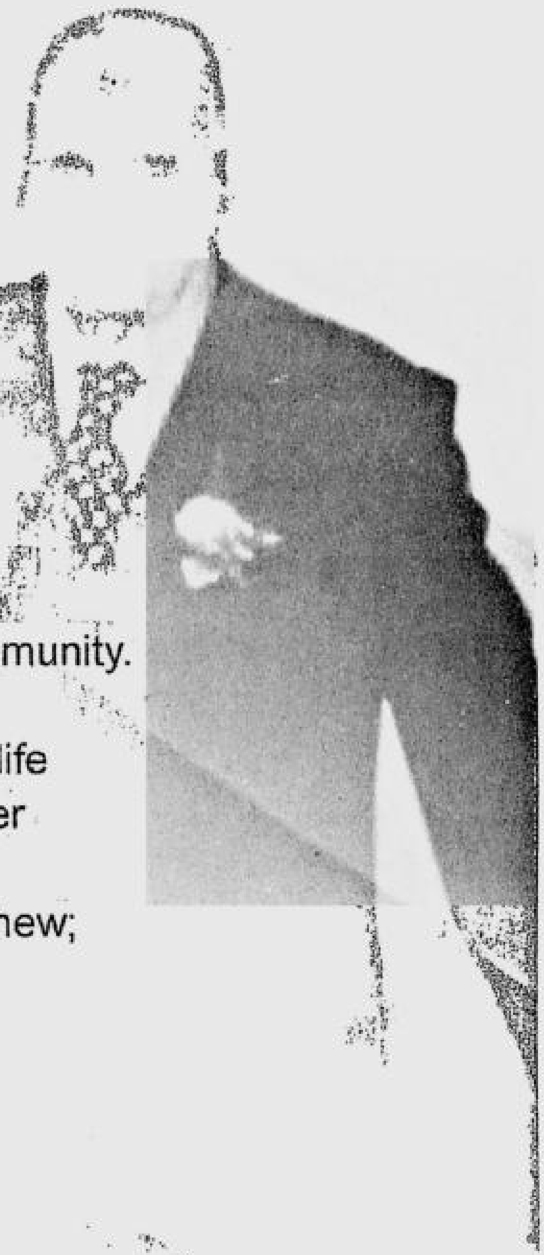
UTTING CEREMONY
IAZON
MANGIO GUESTS of HON

NREA EXHIBITS OPENING
Senator Rodolfo G. Biazon, Senate Housing Committee chair (3rd from left) and Marionette Panlillo-Mangio (4th from right) cut the ceremonial ribbon formally opening the National Real Estate Association (NREA) trade exhibits and national convention Sept. 23 at Megatrade Hall, SM Megamall in Mandaluyong City. Joining them, from left: past pres. Dante Liban, president Nestor S. Mangio, Dr. Dinky von Einsiedel, convention chair, vice president Raphael G. Baylon, chair J.V. Manalad, exhibits chair Jose A. Rivas and UAP chancellor Ricardo Poblete. Partly hidden are past presidents Rolando Liao, Jun Palafox and Reynaldo Carpio; Sec-Gen Marciano, EVP Manual dela Cruz and trustee Jess Cauguiran.

- Do not marvel at this, because the hour is coming in which all those in the memorial tombs will hear his voice and come out, those who did good things to a resurrection of life ...

JOHN 5:28-29

DENNIS RAY THIEKE SR.



Dennis Ray Thieke Sr., died of a heart attack at the Subic Bay Freeport Zone on September 30, 2004. He was 68 years old. A native of Karnak, Illinois, USA, Papa John served 22 years in the U.S. Army including tours of duty in Korea and Vietnam. He was the founder and Chief Executive Officer of Health Visions Corporation with subsidiary including Total Life Care Medical Center, Inc., Subic Bay Medical Center Inc., Philippine International Hospital, St. John the Baptist of Marikina Hospital, Riverfront International Hospital HVC General Services, HVC Security Services Inc., JIT Industries and the newly established HVC Motors Corporation. He leaves behind a legacy and commitment of quality health care to the community. Design and construction of comprehensive health care facilities throughout the Philippines were truly his passion. His desire to achieve the most out of life gave hope to many. He was a beloved husband, father, grandfather, employer and friend who will be greatly missed. He is survived by his wife, the former Janice Inocente of Castillejos, Zambales; sons: Dennis, Johnny, David, Matthew; daughters: Marie, Masumi, Joanne.

Last memorial services will be held on October 9, 2004 at the Subic Bay Medical Center Chapel, to be followed with his cremation to be conducted on October 10, 2004, 9:00 am at the Eternal Gardens Memorial Chapel, Quezon City.

Military honors will be provided by Veterans of Foreign Wars Post 11447.

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HVC SECURITY SERVICES INC.

My father was a man that never turned his head from a person in need, he was always there to help, no matter what. Countless number of individuals had always admired, loved and respected his generosity and how straight-forward he lived his life, I myself have always looked up to him not only as a father but as a close friend and mentor. The times in my life I felt alone, he was always there, reminds me of a fitting quote I read for the first time the night my father passed away...

"My son, my precious child, I love you and I would never leave you. During your times of trial and suffering, when you see only one set of footprints, it was then I carried you."

I love you dad and you will always be in my heart, mind and soul until the day we see each other again.

Dennis Ray Thieke Jr.

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RLC gets ₱1B in loan

ROBINSONS Land Corp. has obtained a P1-billion loan facility for its expansion program this year.

In a disclosure to the Philippine Stock Exchange yesterday, RLC said it had obtained the loan from financial institutions accredited under the Development Bank of the Philippines' wholesale lending program.

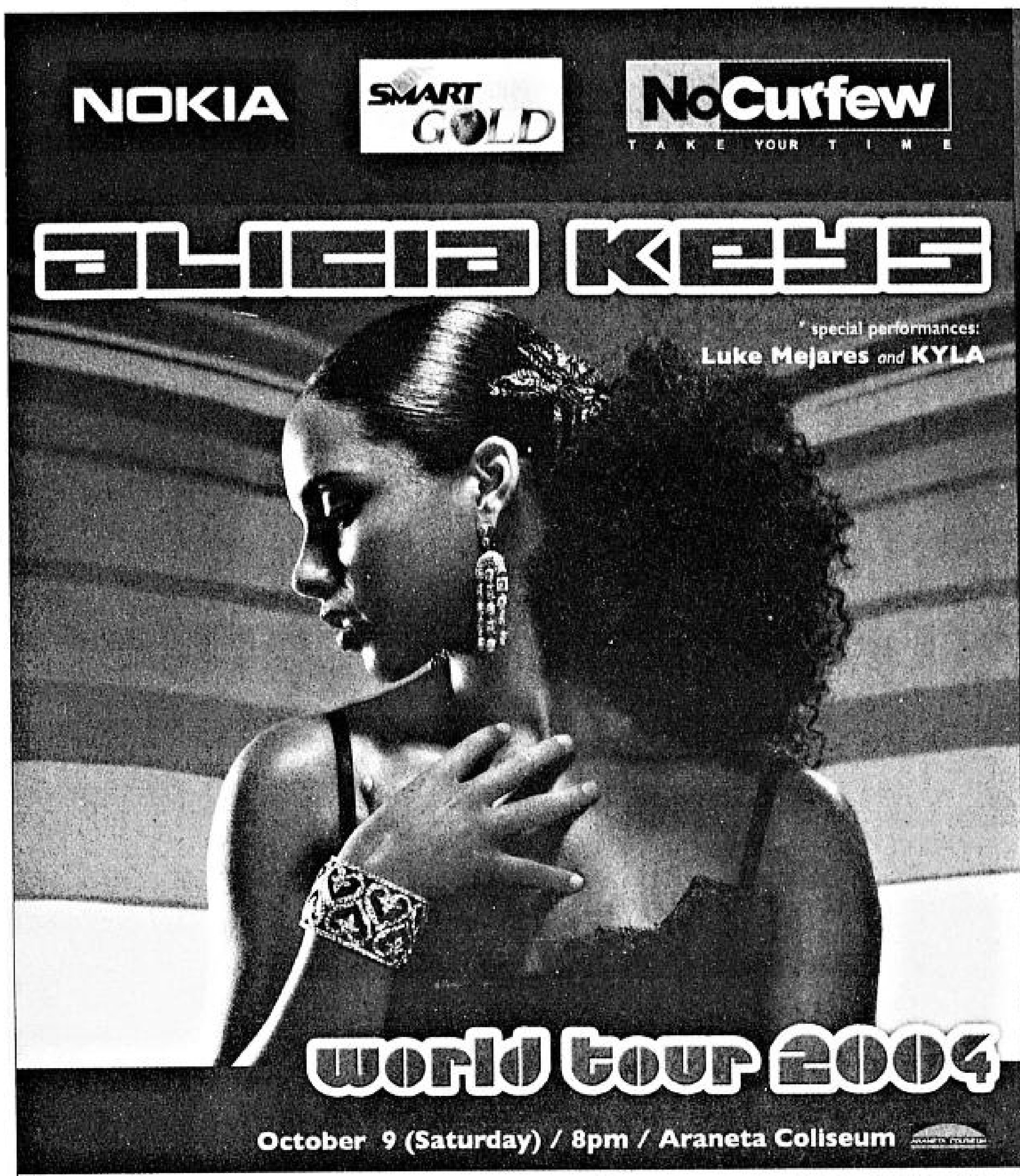
In an interview, RLC executive vice president Frederick Go said proceeds from the loan would be used to partly finance the firm's P3-P4 billion worth of capital spending for this year.

He said among the major projects in the pipeline this year were the Crown Plaza, the first deluxe hotel in the Ortigas area, the Cybergate Center building along the Edsa-Pioneer intersection, other office and shopping mall projects as well as new land acquisitions.

RLC has been planning to put up new shopping malls in Mandaluyong City, Angeles City in Pampanga and Bacolod City in Negros Occidental.

The company has 13 existing malls including Robinsons Galleria, Robinsons Place-Manila, Robinsons Place-Novaliches, Robinsons Metro East, Robinsons Pioneer, Robinsons Place-Imus and Robinsons Town Mall-Los Baños.

Doris C. Dumlao



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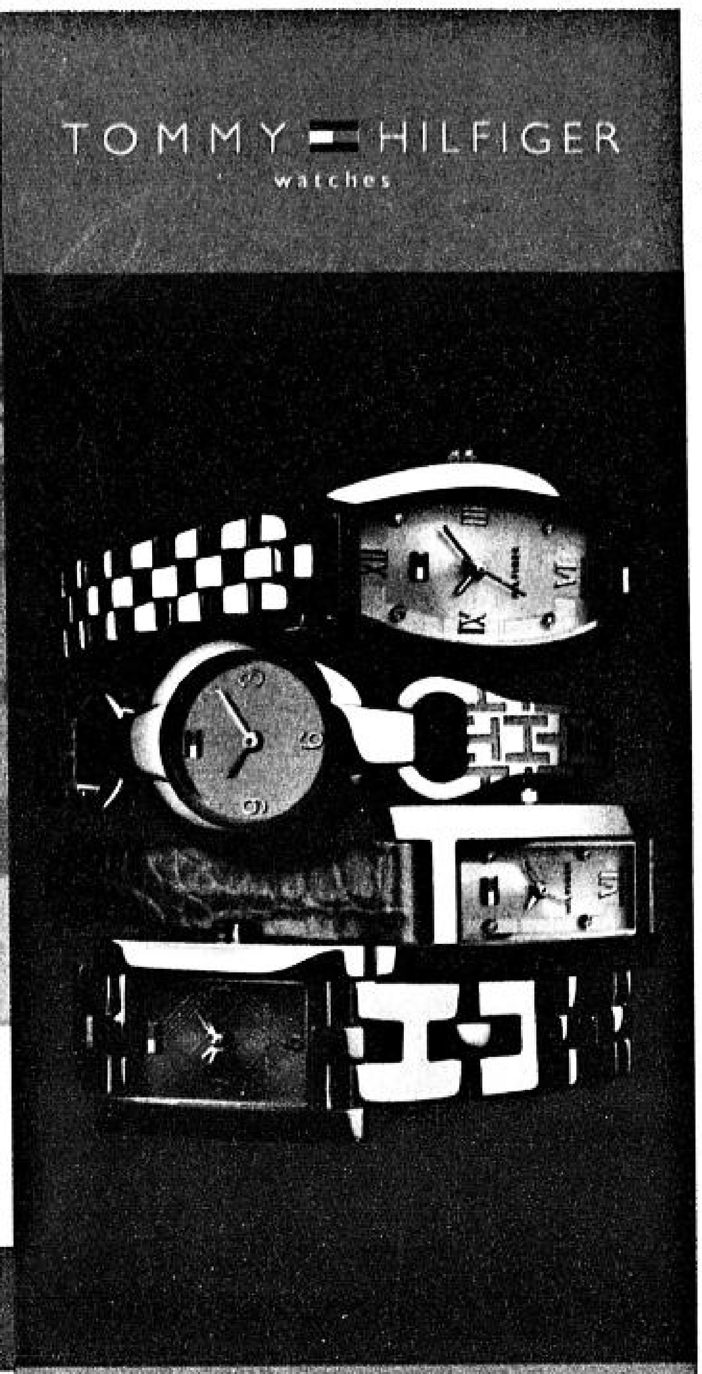

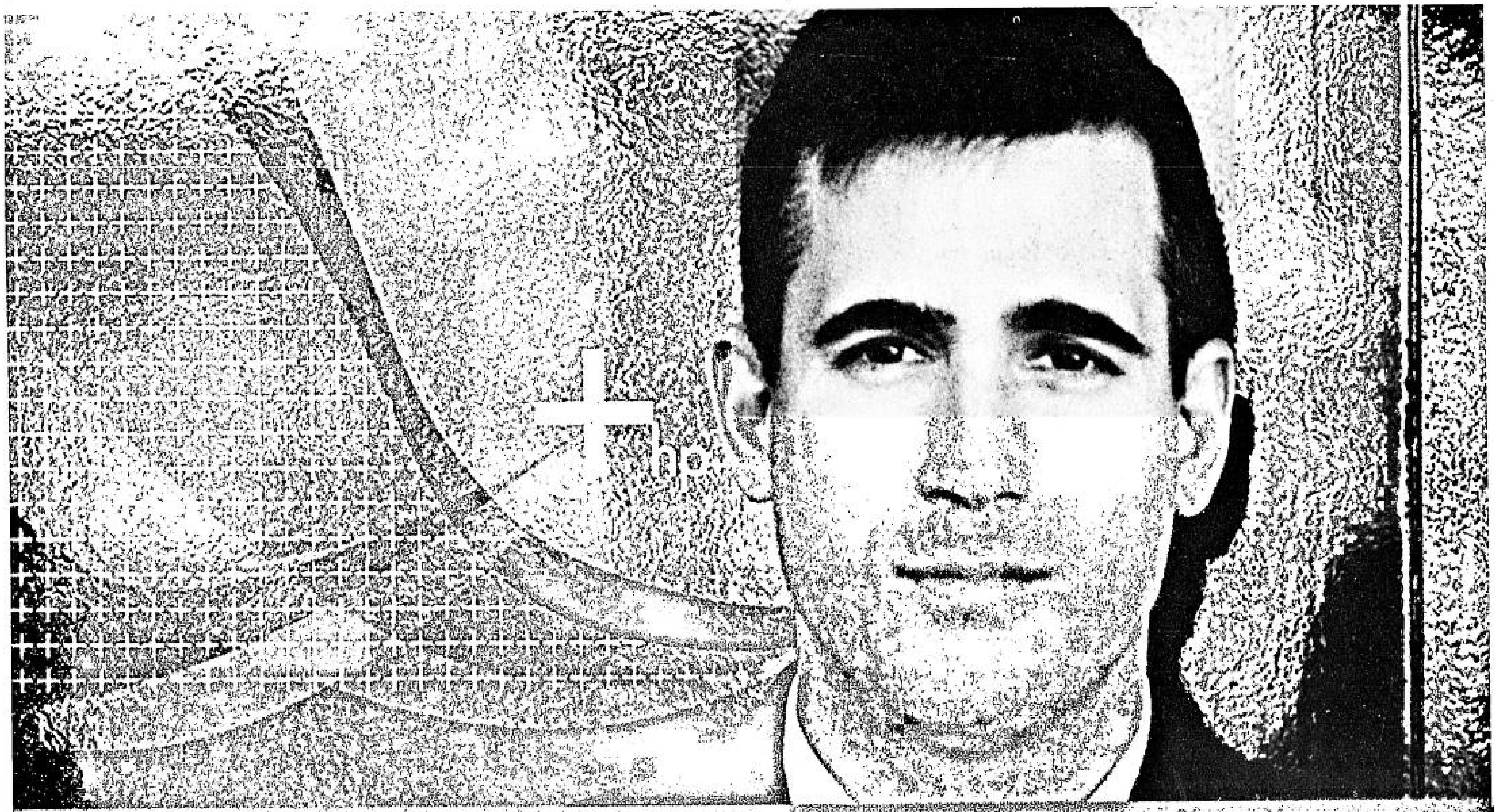

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Business Features Editor **Margie Quimpo-Espino**

Creativity now a must to sell, CEOs say

By Margie Quimpo-Espino

IT is not only at the Olympics where the gold medal has eluded the Philippines.

The same is true in the field of advertising.

The highest the Philippines ever got at the Cannes International Advertising Festival, the Olympics of advertising, was a bronze.

At the Olympics, a silver.

Why have top awards in creativity eluded a country rich in talent and culture?

And do clients, who pay for this creativity care about winning awards? Or is the bottom line the only thing that matters to them? Are clients willing to take risks? The Philippine Daily Inquirer, the official Cannes Festival Representative in the Philippines, sought to find answers to these questions during the recent CEO Breakfast Forum, called Creativity: A Client's Perspective.

Present were three CEOs of some of the country's top corporations—George T. Yang, franchise holder of McDonald's in the Philippines; Johnip Cua, president of Procter & Gamble Philippines, and Mars Aaron, the three month-old president and COO of Splash Corp.

Higher risks, rewards

In his opening talk, David Guerrero of BBDO/Guerrero/Ortega, urged companies to allot 5 percent of their advertising budget to "experience higher risks and higher rewards ideas. Select one or two projects in next year's marketing plans and have fun with it. There is a world of higher returns out there."

But of the CEOs, only Cua declared that his company was out to win a Cannes for the Philippines.

P & G campaigns in other countries already won gold at Cannes.

For Yang, it was still the bottom line that was more important. Not the awards.

But despite his emphasis on the bottom line, Yang admits that an award winning ad could be financially rewarding.

"Creative awards were followed by impressive market results. The impact on business is like paying for a Happy Meal—you get a lot of perks," said Yang.

He cites the attention and the international and local awards its 2001 Lolo ads (Karen and Gina, remember?) got.

He says the ads "earned a few millions of free publicity" for McDonald's.

And this eventually had an impact on performance.

"In 2002, we overtook the market leader in number of visits. We became top of mind in the fast food chain and were the favored QSR (quick service restaurant)," he says.

"We made this campaign after our decision to stop being conscious of our efforts to be a Filipino brand," Yang adds.

He left the audience with a thought: "Brand ideas are crossing over. We often resist ideas as too foreign or the market is not ready. Are we resisting ideas or change?"

Aaron, who spent 31 years with Unilever, one of the biggest advertisers in the country, says local companies face a tougher challenge, as their budget is just a fraction of what multinationals spend on advertising.

Challenges

"Yes, creativity makes good business sense. But being a local company, we have less than 1/5 what we had been spending in Unilever (in advertising)," he says.

Thus, he says, Splash adopted what it calls "pragmatic creativity."

"At Splash we build the corporate name rather than brands," he explains.

Guerrero said in his opening remarks that creativity has never been more important in advertising.

He says viewers do not want to watch ads, so much so that developed countries have devised a machine that tapes programs without ads (TIVO).

But for Aaron, people are still willing to watch ads, as long as these are good.

"A good material is 19 times more effective than the worst ad," he says. "We have to make our money work harder. In Splash, it is not enough to be smart. We have to be street smart and use street marketing."

Aaron points out that while most firms follow the ABC criteria—attention, branding and competition. Splash uses CBS—cut throat factor, branding and single mindedness.

"At the end of the day, our goal is to change consumer behavior. Will they buy our brand?" he says.

He cites Splash's Biolink papaya soap ad, which adopted a different look and a sequel type.

Because of the ads, actual sales were five times over target.

"Now we have a mission—build local brands and we build a nation," he says.

P & G's Cua

Cua revealed a lot of interesting aspects about Procter and Gamble's strategies.

He jokes that P & G is not known to be creative. Most of its CEOs had a military background, including his predecessor .who came from West Point.

Thus, P & G's commercials came out as "very logical."

"We have MBAs who analyze the commercials in terms of brand benefits, and brand character. Before we used to even count how many seconds the brand appears. That was in the old days," he says.

Cua says things have changed.

With consumers exposed to 3,000 messages a day, "it forced us to change the way we do advertising from branding to bonding. You have to utilize creativity to form an emotional link with the consumer."

He cites Tide, which has remained the market leader with a 50-percent share.

Its traditional advertising strategy of side by side superiority (brand A or Tide type of ad) had long been effective, but P&G realized that consumers no longer remembered these ads.

Recently, P & G put a different spin to Tide ads, the latest of which featured a popular word used on the streets today—*ukay* but pronounced as UK.

The ad shows a young girl looking for a dress to wear to a prom or ball.

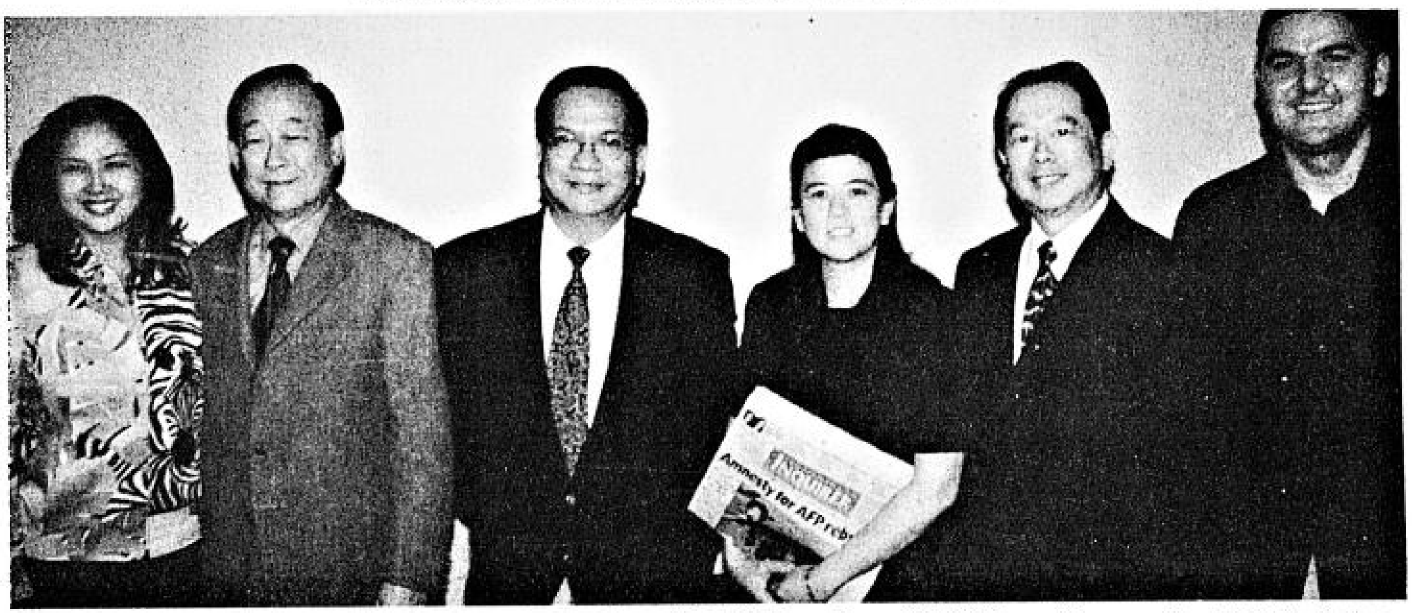
The mom comes in with a dirty white dress, which became a beautiful white gown after being washed with Tide.The girl was asked where she got her dress and she replied—UK.

Cua admits that P & is now "beginning to break away from logical commercials."

P & G even put together a group of creative people, no MBAs, who rack their brains to come up with the most creative commercials.

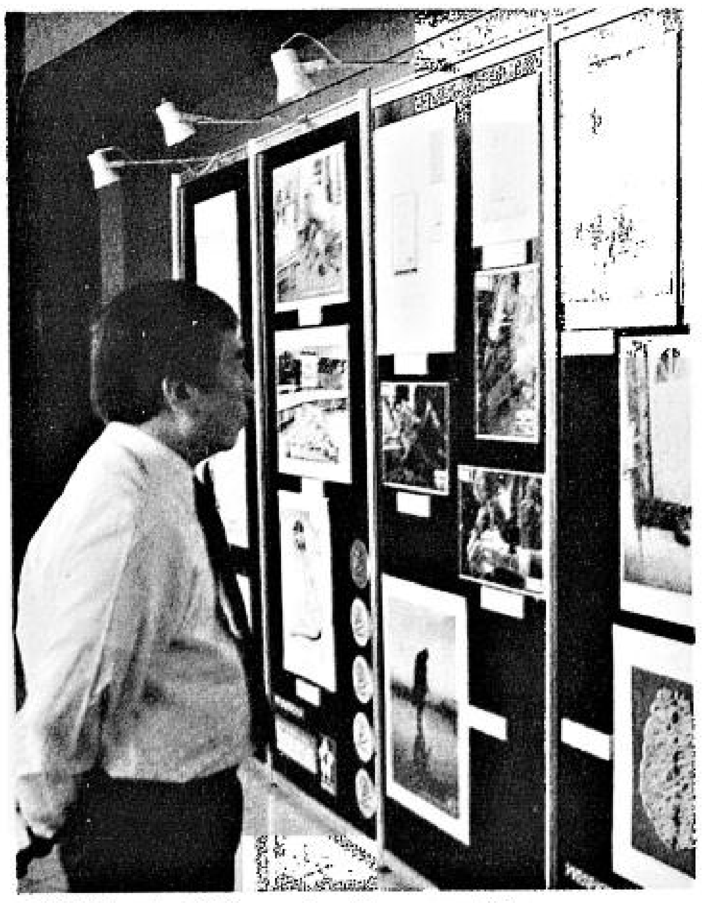
"Our goal is to win Cannes awards," states Cua. "Commercials that will not cause consumers to get tired of watching it again and again."

JOHNIP Cua, president and CEO of P & G (right) shares best advertising trends & practices of P & G. Seated beside him is Mars Aaron, president & CEO of Splash Corp.

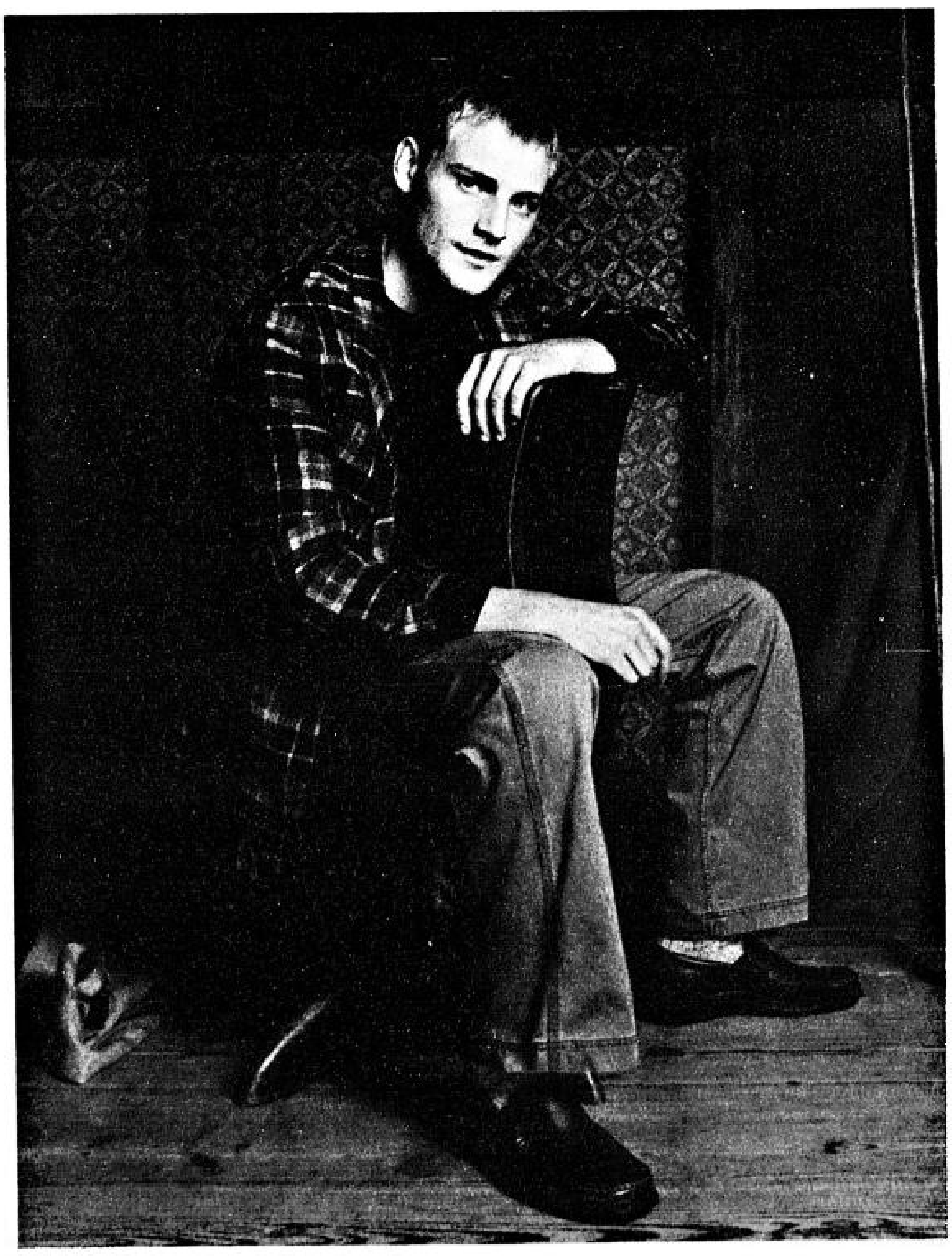


CEO Forum guest speakers with PDI's Sandy Prieto-Romualdez and BBDO's Susan Dimacali (left). George Yang, president of Golden Arches Dev't Corp., (2nd from left), Mars Aaron, president & COO of Splash Corp., Johnip Cua (2nd from right), president and CEO of P & G and David Guerrero—BBDO's chief executive officer.

PHOTOS BY JOSEPH AGCAOILI



A GUEST at the CEO forum views the press exhibit



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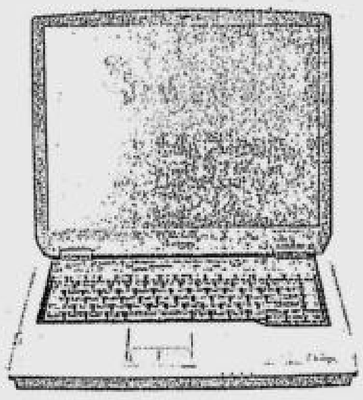

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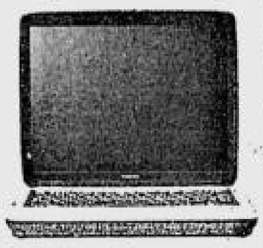

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- Internal harman/kardon® stereo speakers
- Cool magnesium chassis at 2.8kg
- 1-Year carry-in International Limited Warranty (parts and labor)

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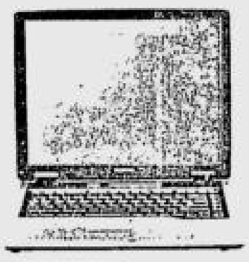

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- Toshiba ConfigFree™ Connectivity Doctor
- 15.0" (38.1cm) XGA TFT display
- Metallic silver chassis at 2.8kg
- 256MB DDR SDRAM/40GB HDD with shock absorber
- CD-RW/DVD-ROM combo drive
- 2 x USB 2.0, i.LINK (IEEE1394)
- Up to 7.6 hours with optional 12-cell hi-cap battery (up to 4.0 hours battery life with standard battery)
- SRS TruSurround XT™ sound technology with internal stereo speakers
- 1-Year carry-in International Limited Warranty (parts and labor)

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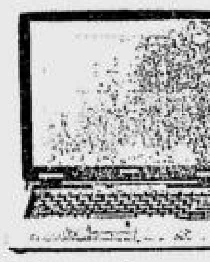

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- 256MB RAM
- 128MB USB Flash
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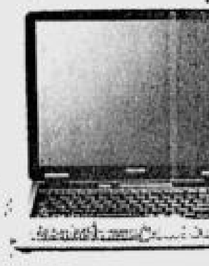
- Microsoft® Windows® XP Home Edition
- Microsoft® Office OneNote™ 2003
- Toshiba ConfigFree™ Connectivity Doctor
- 15.0" (38.1cm) XGA TFT display
- Metallic silver chassis at 2.8kg
- 256MB DDR SDRAM/40GB HDD with shock absorber
- CD-RW/DVD-ROM combo drive
- 2 x USB 2.0, i.LINK (IEEE1394)
- Up to 7.6 hours with optional 12-cell hi-cap battery (up to 4.0 hours battery life with standard battery)
- SRS TruSurround XT™ sound technology with internal stereo speakers
- 1-Year carry-in International Limited Warranty (parts and labor)

P99,990



Satellite A50-S311G

Model No: PSA50L-04Q006

Extended battery life for a complete mobile computing experience.

- Intel® Centrino™ Mobile Technology (Intel® Pentium® M Processor 715 (1.50GHz, 2MB Cache, 400MHz FSB), Intel® PRO/Wireless Network Connection 802.11g)
- Microsoft® Windows® XP Professional
- Microsoft® Office OneNote™ 2003
- Toshiba ConfigFree™ Connectivity Doctor
- 14.1" (35.8cm) XGA TFT display
- Metallic silver chassis at 2.8kg
- 256MB DDR SDRAM/30GB HDD with shock absorber
- DVD-ROM drive
- 2 x USB 2.0, I.LINK (IEEE1394)
- Up to 7.6 hours with optional 12-cell hi-cap battery (up to 4.0 hours battery life with standard battery)
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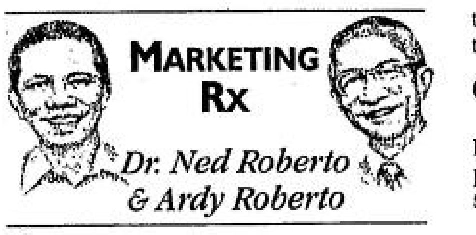
Marketing objectives: Benchmarking and relational metrics



MARKETING Rx

Dr. Ned Roberto & Ardy Roberto

LAST week, we promised to continue with our series on setting marketing objectives.

We ended the column last Friday asking how marketers can show how the objectives for ad media and for distribution will contribute to increasing sales and market share.

How can this contribution be shown? How can your objective setting and planning show this contributory relationship of the objectives of your component programs to the overall objective of the total marketing mix?

There are at least two ways of doing this. One is by benchmarking. The other is by the use of relational metrics in the objectives you are setting.

Benchmarking

Benchmarking is the easier of the two techniques to explain.

AIM Professor and TQM (Total Quality Management) guru, Rene Domingo, author of "Quality Means Survival" explains benchmarking as a process of managing change and improving management by adopting "best practices."

A PDA company—like HP Compaq for example—can study a PDA competitor who had come close to attaining its targeted 6 percent market share.

It can next find out how much ad media investment and how much distribution coverage this competitor required to get the 6 percent share and over how long.

In adopting this "best practice," the PDA company will make the necessary adjustments relative to the competitor.

The logic of benchmarking is easy to appreciate. If somebody else was able to do it, find out how he did it.

It's really not a simple adoption process but a process of creative adaptation. (Or just pirate the marketing director of your competitor who already did what you want to do.)

Relational metrics

We now examine the other technique. That's the use of relational metrics in specifying the marketing objectives you're setting. For this, we focus on the marketing mix's overall objective of increasing market share.

You can express market share as a relational metric or ratio. You can do this by dividing it into its three component ratios.

These three component ratios are: "the market reach ratio," "the conversion ratio," and "the retention ratio."

From the most commissioned "UAI" (usage, attitude, image) market survey, leading market research agencies like AC Nielsen, TNS and NFO define and compute these ratios together with market share as follows:

The share of market ratio. This is the percentage of the product category users surveyed who last used the brand or who used the brand most often.

This ratio is your measure of your brand's competitive status. If your brand has the highest share, then it has market leadership.

If it's below, but close to the highest, then it has a challenger brand status.

The market reach ratio. This is the percentage of the total target market who are aware of the new product.

To compute for this ratio, find the number of surveyed product category users who claim to be aware of the new product, divided by the total number of surveyed category users. A low reach ratio for a brand, relative to a competitor brand, means a relatively lower ad media spending.

The conversion ratio. This is the percentage of those aware of the new product who translated and converted their awareness into trying the new product.

To get this ratio, find the number of surveyed category users who tried the new product, divided by the number who were aware.

A low conversion ratio means a relatively weak trial-inducing consumer promotion and/or pricing.

The retention ratio. This is the percentage of those who tried, and who then made the brand their favorite brand or most often used brand.

To get this ratio, find the number of surveyed category users who use the brand most often, divided by the number who tried.

A low retention ratio suggests a relatively poor quality product that has dissatisfied those who tried it.

For a new product intro, where will you, as its marketing planner, get the values of these three component ratio objectives?

Component ratio objectives

Suppose that, as in the case of the PDA company example, the new PDA product aims for an entry market share of 6 percent.

What you can do is benchmark. Check with the data from your UAI market survey and find out what reach, conversion and retention ratios are shown by a competitor brand that has attained a 6 percent or near 6 percent market share.

Then, we've also mentioned how each component ratio is the responsibility of a marketing mix element. Reach is the ad media weight's job; conversion is the consumer promotion's job; and retention is the product quality's job.

You can try finding out what your benchmarked 6 percent market sharing competitor brand did with its ad media, consumer promo and product quality to get to a 6 percent share.

Examine the applicability of those marketing support inputs to your current situation and resources, make for the necessary adjustment and adaptation, and in the process, you obtain a realistic marketing mix component programs.

Email your questions or comments to MarketingRx@SaltandLightVentures.com. Or text us at 0919-314-5412.

Setting up a foundation as an FWP tool

By Joel L. Tan-Torres and Tony Bonilla
SGV & Co.

(Last of two parts)

TAX-FILES

HIGHLIGHTED in last week's first part of this series were the ways by which a foundation, when properly organized and accredited, can serve as a family wealth planning and preservation tool.

This concluding part focuses on the question: How then can a foundation be set up as a tax-exempt entity by the relevant government agencies, to achieve this purpose?

SEC requirements

The process starts with the incorporation of the foundation as a non-stock, non-profit corporation with the Securities and Exchange Commission (SEC).

Recently, in addition to the regular SEC requirements for the incorporation of ordinary non-stock, non-profit corporations, the SEC tightened up its requirements for the setting up of foundations.

This came in the wake of recent developments where wealthy, but unscrupulous individuals, abused the process and established foundations solely as vehicles for channeling illegally acquired money without really intending to undertake the foundation's purported charitable activities.

Thus, under SEC Memorandum Circular No. 1, Series of 2004 issued last Jan. 20, 2004, only non-stock, non-profit corporations with funds established to maintain or aid charitable, religious, educational, athletic, cultural, literary, scientific, social welfare or similar activities primarily through extending grants or endowments can be registered as foundations, with the corporate name containing the word "Foundation."

Whereas before, the SEC required only a minimum P50,000 initial capital contribution for the incorporation of a foundation, the SEC now requires an initial capital contribution of at least P100,000.

The registrant must now also submit a copy of a certificate of bank deposit in the amount of P1 million, representing the funds to be used for extending grants and endowments.

Foundations applying for registration with the SEC must also submit a modus operandi or plan of operation, now required to be executed under oath by its president.

It should state its sources of funds, how it will engage in fund-raising from the public, the proposed applications or uses of the funds it raises and the intended beneficiaries of its grants and endowments.

Registered foundations are now likewise subject to new SEC reportorial requirements, in addition to the annual filing of audited financial statements and general information sheet (GIS) to which ordinary non-stock, non-profit corporations are subject.

For instance, an annual statement of funds application must be submitted to the SEC, executed under oath by its president.

BIR requirements

After a foundation is incorporated and registered with the SEC, it must then comply with the accreditation requirements of the Bureau of Internal Revenue (BIR) before it becomes entitled to the full tax benefits available to an accredited institution and enable the founding individual or family, the advantages it affords as a tool for preserving family wealth.

As provided under Revenue Regulations No. 13-98, the Philippine Council for NGO Certification Inc. a non-stock, non-profit corporation established by, among others, the Association of Foundations and the League of Corporate Foundations, was designated by the Secretary of Finance as the accrediting agency for NGOs and other non-stock, non-profit corporations seeking tax privileges.

For newly organized foundations, financial projections for the first two years will be required.

One important financial item that an applicant foundation must show is that its level of administrative expenses shall not exceed 30 percent of its total expenses for each taxable year.

In its examination of the qualifications of the foundation, the accrediting entity will look into the foundation's capability to plan, implement and monitor its programs and projects and for ensuring the continuity of such programs and projects even when external funding is disrupted.

The accrediting entity will also evaluate the foundation's planning mechanisms and its future programs.

If it passes the accreditation process, the newly accredited foundation receives a certificate to that effect from the accrediting entity, which shall be valid for five years, if previously existing; or for three years, for a newly organized foundation.

The certificate of accreditation would then have to be submitted to the BIR so that the foundation can be registered as a qualified donee institution.

Once qualified, the accredited foundation remains subject to the joint monitoring by the BIR and the accrediting entity of its operations, while its certificate of accreditation remains valid and effective.

The foundation must issue BIR-prescribed certificates of donation whenever it receives donations from donors, within 30 days from receipt of the donation.

The donors, in turn, are required to submit notices of donations worth over P1 million to the BIR revenue district office where the donor is registered, within 30 days from receipt of the certificate of donation issued by the foundation.

In conclusion, it may well be said that foundations can serve not only the communities within which they operate but also the individuals and families who establish them.

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Skin care firms see whiter shade of profit

By Tina Arceo-Dumlao

BLAME it on envy.

Because of this so-called deadly sin, people from Europe and North America slather on tanning lotions and risk skin cancer just to get some color into their pale skin.

Brown-skinned Asians, on the other hand, load up on all kinds of concoctions to turn their skin just that little bit whiter.

Filipinos are no different.

Ever since local companies broke open the whitening segment of the skin care market in the late 1980s, whitening products in the Philippines have remained popular, with sales outpacing the growth in other segments of the personal care market.

"It's the classic 'want what you don't have' part of human nature. . . Many people with Asian complexions want to be fairer, and many people with fair complexions go to a great deal of trouble to tan their skin darker," said Daisy Sam, Associate Director of global market research firm Synovate, in a statement.

Synovate's April 2004 study on the popularity of skin-whitening products in the region also said that most Asians felt that having whiter skin made them look younger and more attractive to the opposite sex.

L'OREAL
WHITE PERFECT
DAY-SPF

MULTINATIONALS get a piece of whitening action

As many as three out of five women surveyed in Hong Kong, Korea, Malaysia, Philippines and Taiwan felt that they looked younger with fair complexion, while two out of five felt they were more attractive with fair complexion.

"Despite 41 percent stating that they have used products to little or no difference, it looks like skin whitening is a strengthening trend in Asia," Sam said.

The data showed that the Philippines had the highest usage among the countries included in the survey, with one out of two women saying they used skin whitening products, followed by Hong Kong with 45 percent, Malaysia with 41 percent and Taiwan with 37 percent.

The segment was also described as among the most competitive in the skin care industry today, according to research firm ACNielsen.

AC Nielsen's "Insights on Growth in Personal Care" study, showed that the growth in the whitening segment was significant considering that the total global personal care market, which includes hair, baby and dental care products, grew by only one percent in Asia in 2003.

ACNielsen data showed that of the categories under personal care, the face cleansing and moisturizing segment grew by 9 percent, while body cleansing and moisturizing and dental care categories grew by 3 percent during the period.

While it was not categorically stated in the study, industry experts believed that the growth in the face and body cleansing segments was fueled by demand for whitening products.

Dental whitening products, for instance, posted the fastest growth, not just in Asia, but worldwide, at an unprecedented 48 percent.

Burgeoning market

Such a growth is too large to ignore.

Multinational companies, thus, have jumped on the bandwagon and diversified into the whitening segment.

Francis Flores, senior product manager of Ponds, which carries the whitening line of the Unilever group, estimated that the local whitening market grew by 20 percent every year over the past five years, and was worth approximately P4 billion, or half of the face care market.

"A big driver of the growth is the association between white skin and beauty. For many women, it connotes cleanliness and high economic status," Flores says.

He says this standard of beauty could have taken root during the colonial times when the white-skinned European colonizers were considered powerful and looked up to.

White equaled might then, and beauty, today.

Global cosmetics giant L'Oreal experienced the same heady growth in its whitening line.

L'Oreal Paris, L'Oreal Dermo Expertise White Perfect Foam and Toner have been the company's best selling skincare products for the past two years.

For Shu Uemura, its White Recovery Whitening Essence is its second biggest selling skincare product and for Lancome, its Blanc Expert Whitening range outsells its other products.

"The desire to have fairer skin is one of the biggest skin care needs for Filipinos, regardless of age group, socio-economic class and even gender," says Leica R. Carpo, L'Oreal public relations manager.

Asian phenomenon

Carpo says the explosive growth in the whitening line is an Asian phenomenon and there are many factors fueling the demand.

"In general, it is the need for a more even, luminous skin tone. The harsher environmental conditions like sun, pollution, stress, have made skin protection more of a need these days than a luxury," she says.

"Advances in skin care research has also made the possibility of fairer, clearer complexion possible for women in all price ranges," she adds.

Affordability is a significant issue for Asian consumers, with 61 percent of the persons surveyed in the Synovate report saying that it was the most important issue in determining which product to use, with effectiveness coming in a close second, with brand preference coming in third.

This would partly explain why multinational brands in most markets still come in second to the local companies that have flooded the mass market with cheap whitening products.

Unilever's Flores, however, says that with all the affordable yet quality choices in the market, Filipinos are starting to become more discriminating in their choice of whitening products.

There has been a migration to products that have proven effective in whitening skin, he says, from very cheap products that are long on promises, but short on results.

But there will always be buyers of these products, he says, even if some do not really work.

"For as long as people want to have fair skin, there will always be a market for whitening products," he says.

POND'S
SKIN WHITENING
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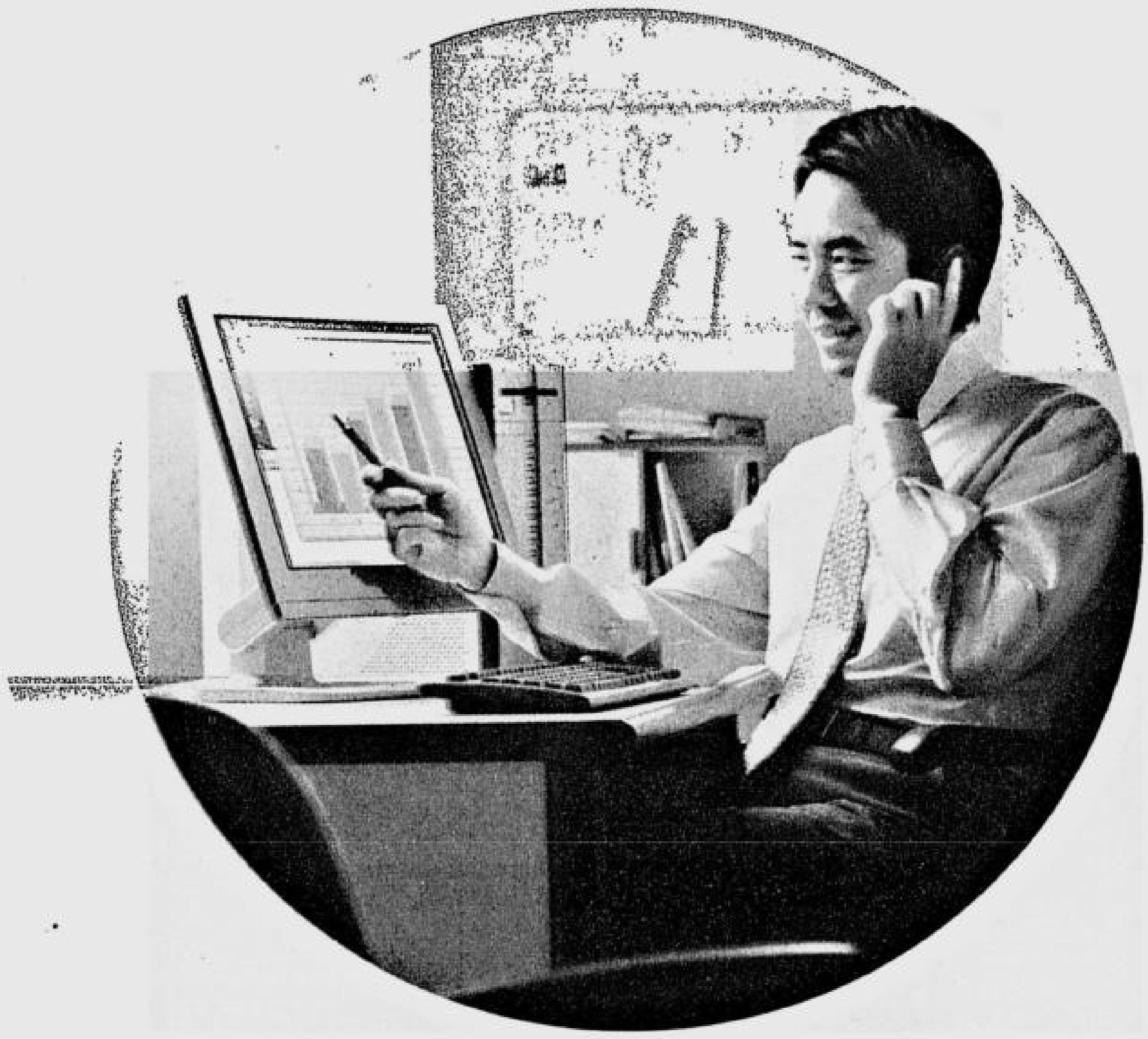
WHITE skin is beautiful skin, says most Filipinos



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Editor **Chelo Banal-Formoso**

BILLOWY, lightweight top with bow turns away from winter and embraces summer.

Bucolic chic

By Kitty Go
Contributor

AMID this fall's proliferation of tweeds and '50s-inspired looks, Chloé stands apart with its marriage of masculine and feminine.

Oh no, not again! But look again. It is not an Annie Hall, '80s Saint Laurent or Dior Homme look—women in men's trouser suits or tuxedos with red lips and flowing tresses—but rather, a thrown-together look one would casually wear at home in the European countryside.

Chloé's creative director, Paris-born Phoebe Philo, blurs the contrast between menswear and delicate femininity by softening tops and dresses with sheer silks and lace, and although trousers and skirts are tailored, they maintain dash and movement akin to relaxed women's wear than the tailored stuffiness of men's suits.

The lightweight, fluttery tops turn away from winter and embrace spring and summer. Yet these pieces are balanced by slouchy, tailored wool trousers or pencil slim skirts, topped off by sumptuous, oversized cable knit

BUCOLIC/ C7

THE ELEGANT combination of pale pink and black made popular by Nicole Kidman

Chloé's new collection creates a thrown-together look one would casually wear at home in the European countryside

LACED EDGE. A new look with lace—not overtly sexy or prim—done with the right dose of style

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Y'All Want A Single	TONE YALLWANT	POLY YALLWANT
Right Now	TONE RIGHTNOW	POLY RIGHTNOW
Alone I Break	TONE ALONEIBRK	POLY ALONEIBRK
Somebody Someone	TONE SOMEBODY	POLY SOMEBODY
Trash	TONE TRASH	POLY TRASH
New mono tones		
Gravity (Di Xin Yin Li)	Jerry Yan	TONE GRAVITY
Are You Gonna Be My Girl	Jet	TONE GONNABMYGRL
Sa Toll Gate	Eraserheads	TONE TOLLGATE
Daylight	Coldplay	TONE DAYLIGHT
Why Can't I	Liz Phair	TONE WHYCANTI
New poly tones		
Gravity (Di Xin Yin Li)	Jerry Yan	POLY GRAVITY
Say Something Anyway	Bellefire	POLY SAYSUMTHING
The Break-Up Song	American Hi-Fi	POLY BRKUPSONG
Kahit Sandali	Jennylyn Mercado	POLY KAHITSANDALI
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Country House	Blur	POLY COUNTRYHSE
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Me, Myself and I	Beyonce	POLY MEMYSELF

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Current Pick of the week MONO tone is "Word Up!" by Korn

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Also available to Talk 'N Text, Addict and SMART GOLD subscribers. Download now! Note: In order for you to identify which musical work the ring tone in question is based on, we have, in addition to the song title, referred an artist who has made the song well known. The artist in question has not participated in the production of the ring tone.

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POW TONE
PICK OF THE WEEK
LOGO TATU1
288

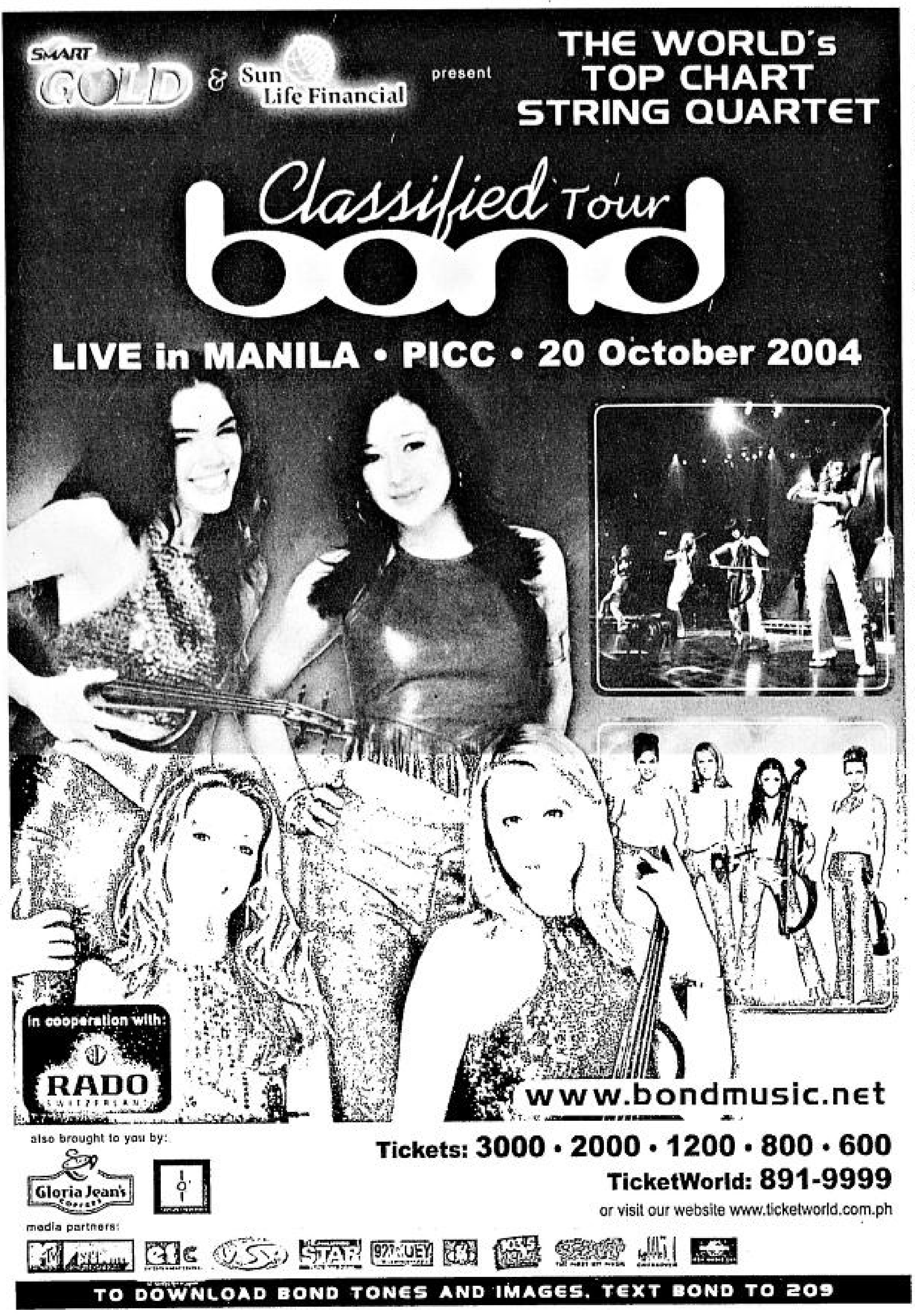
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Exhibit of golfwear and accessories

THE 9TH Philippine International Golf Show will be held today until Oct. 10 at SM Megatrade Hall 2, Mandaluyong. The new collections of Adidas Golf and Taylormade Golf will be featured.

GOINGS ON

FESTIVAL. The Angono Art Festival and 4th Education Tech Conference are ongoing until today at the Philippine Trade and Training Center, Roxas Boulevard, Pasay City. The Angono Gallery Tour will be held tomorrow at Philam Center, UN Avenue, Manila. Call 4510272.

PARTY. Holiday Inn Resort Clark Field presents "Tsibugan@Sayawan sa Parade Ground," tomorrow, 5 p.m.-2 a.m. Tribe of Levi, Novia and Juice are the featured bands. Call (045) 5998000/ 8451888.

CONTEST. Our Lady of Mt. Carmel Shrine in New Manila, QC, will hold an on-the-spot art contest on Oct. 30, 8 a.m., at the parish conference room. Deadline for registration is on Oct. 15. Call 7245938.

SALE. The Robinsons Malls will hold its last-quarter sale on Oct. 15-17. A midnight sale is set on Oct. 15 and a weekend bonus sale, Oct. 16-17.

SALE. Sta. Lucia East Grand Mall will hold its pre-Christmas sale on Oct. 15-17. Get a chance to win a living room set in the raffle draw. Exchange P300 worth of single or accumulated purchase receipt for a raffle coupon. Redeem a coupon for a single purchase receipt worth P500 for the 13th-anniversary giveaway raffle promo that gives you the chance to win a car.

WORKSHOP. The Center for Human Research and Development Foundation Inc. will hold a workshop on "How to Establish an Effective School Library Media Program" on Oct. 19-20, and "Research Methods for Librarians and Teachers Made Easy Through the Modular Approach" on Oct. 21-22 at Benitez Alumni Center, UP Diliman, QC. Call 9279858.

REVIEW. The Professional Librarians' Review Center will hold review classes on Oct. 23-29 at Benitez Alumni Center, UP Diliman, QC. This will prepare reviewees for the 2004 Licensure Examination for Librarians on Nov. 3-4. Call 9279858.

FAIR. The Cordillera Administrative Region will hold its annual regional trade fair, "Impakabsat 2004," on Oct. 21-30 at Festival Supermall, Alabang, Muntinlupa. Call 5256538/1805.

SEMINAR. The Communication Foundation for Asia will hold a seminar on "Hog-raising, The Organic Way" on Oct. 23, 8 a.m.-5 p.m., at CFA Auditorium, 4427 Interior Old Sta. Mesa, Manila. Call 7147233/7132981.

MARIAN ENCOUNTER. The Missionaries of Mary will offer the 3rd Marian Encounter seminar module on Oct. 24, starting at 7 a.m. Venue is at the Catholic Charismatic Renewal Center, Scout Santiago corner Scout Rallos, QC. Call 7438729.

NEW MAG. The maiden issue of Metro Society by ABS-CBN Publishing hits the stands this October.

FAIR. Shopwise presents "Glamorama Fair" until Oct. 31. Customers are treated to discounts of up to 5 percent on health and beauty items. Shopwise is open 10 a.m.-11 p.m. daily.

WORKSHOP. Sam Molina, professor emeritus of George Washington University, is conducting a workshop on digital photography on Nov. 4-6 at Comfoods Building, Gil Puyat Avenue corner Chino Roces, Makati. Call 8137420, 8435341.

AWARDS. Nominations for the 2004 UP College of Business Administration Distinguished Alumni Awards are currently accepted. The awardees will be honored on Dec. 5 during the college alumni homecoming. Deadline is on Nov. 5. Call 9284571, 9297991.

SEMINAR. The Communication Foundation for Asia offers Creative Media Tutorials on Web Design on Nov. 6, 13, 20 and 27, 8 a.m.-5 p.m.; and Non-Linear Editing on Nov. 5, 12, 19 and 26, 8 a.m.-5 p.m., at CFA Computer Laboratory, 4427 Interior Old Sta. Mesa. Call 7147233, 7132981.

SEMINAR. The Philippine Society of Librarians and Information Specialists will have a seminar-workshop on "Strategic Organization and Management of Documents, Files and Records" on Nov. 15-16 at the 10/F Securities and Exchange Commission Building, Edsa, Greenhills, Mandaluyong City. Call 5279672 or 0916-7120341; 7241994/7260931 local 253 ; or e-mail esbmpsplib@myownemail.com or esmb_pslis@yahoo.com.

CONTEST. The Federation of Philippine Photographers Foundation launches a photo contest to mark Year of the Family on Dec. 10. Entries can be submitted at DSWD Social Technology Bureau, in front of Batasan Complex, QC. Call 9512644, 9517124.

WORKSHOP. A training workshop for adults (20 years old and above) who would like to speak and write English the easy way is being offered by Tower Book House on weekends. Call 8154938/6925, or visit its office at Windsor Tower, 163 Legaspi St., Legaspi Village, Makati City.

The Supahstar gods have spoken.
See who survived.
MUSIC TELEVISION
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Watch for your favorite MTV Supahstar D' Supah Search finalists.
Every Wednesday at 7pm with repeats on Sundays at 6pm Tuesdays at 3pm
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Check it out on MTV UHF Channels 41 in Metro Manila and 29 in Cebu and Davao
in cooperation with:
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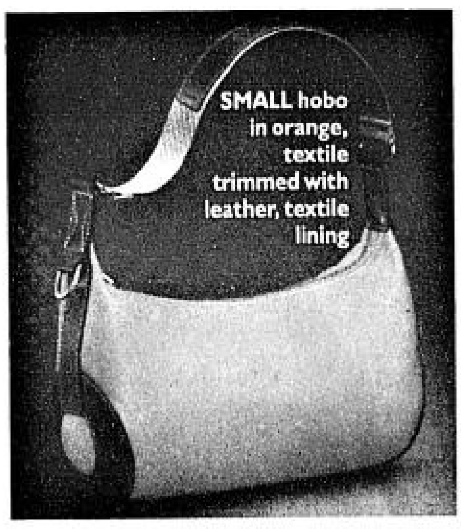
WARNER MUSIC PHILIPPINES
official car provided by:
Toyota Alabang, Inc.
special thanks to:

Hold it!

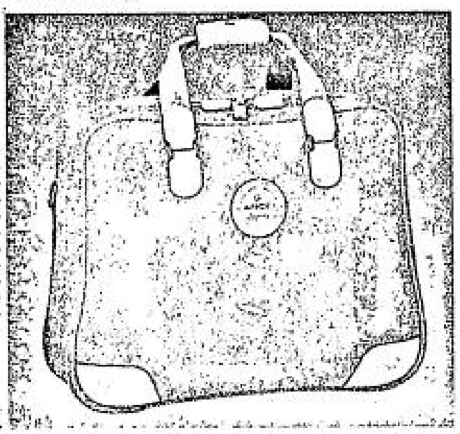
Delightful, playful or colorful, jet-setting, fascinating or eyebrow-raising, Lancel's new bag models come in accentuated sizes, velvety materials, retro shades and hyper-glam styles this season

SPORTS bag in red fabric trimmed with leather

BUCKLED shoulder bag in pink leather


SMALL hobo in orange, textile trimmed with leather, textile lining

CLEVERLY concealed small pockets are behind the front flaps of this nubuck-finish shoulder bag.


ULTRA light small suitcase in orange, of coated canvas, vegetable-tanned leather trim, and textile lining

TWEED retro-style handbags, chevron motif in black with leather trimming

CANDY-PINK small handbag in leather is luminous as it is practical.

SO WHAT COKE ARE YOU, REALLY?

Did you know that it's easy to tell someone's character by the things he or she likes? Take the quiz below and be surprised how much your taste tells a lot about who you are and, most of all, what Coke will best refresh you.

What would you wear on a big date?
A. A classy, all-black ensemble from top to toe
B. Whatever's loose and comfortable
C. Preppy silhouette that's dominantly neutrals
D. Body-hugging that will show your assets

Who are the artists on your CD rack?
A. Maroon 5, Alicia Keys
B. Hoobastank, Incubus
C. Dashboard Confessional
D. Ministry of Sound, Ibiza

What do you read?
A. Newspaper and novels
B. Independent titles
C. Comics and sci-fi
D. Magazines and self-help books

How do you like your steak?
A. Well-done
B. Rare
C. Medium-rare
D. I don't eat steak

What is your dream cell phone?
A. The less complicated, the better
B. Something that no one else has
C. With lots of games and software to operate
D. Streamlined, with lots of stylish covers

What's you dream car?
A. Anything that has four wheels and drive
B. SUV
C. Beetle
D. Porsche

How will you pose in your yearbook photo?
A. Something that mommy would hang on the wall
B. Wacky and crazy, with tongue sticking out
C. You really don't care
D. Glamorous, almost like a magazine photo shoot

Now, the fun part. Below is an assessment of your personality profile. Find out which one you are based on your answers above. As a bonus, we've also written down which Coca-Cola best describes and suits you. After all, there's nothing like grabbing a Coke that'll refresh you the way you want it to.

Mostly A's
You're a classic. Everyone finds it easy to talk to you, and you get along well with almost everybody. You find it easy to get new friends, even in the most unlikely places

So to speak, you're like the Regular Coke. The one that everyone has always loved.

Mostly B's
You're on the wild side. You like to explore new places, and you love the outdoors. You find satisfaction in experimenting, and is happy knowing that there's always something different to do.

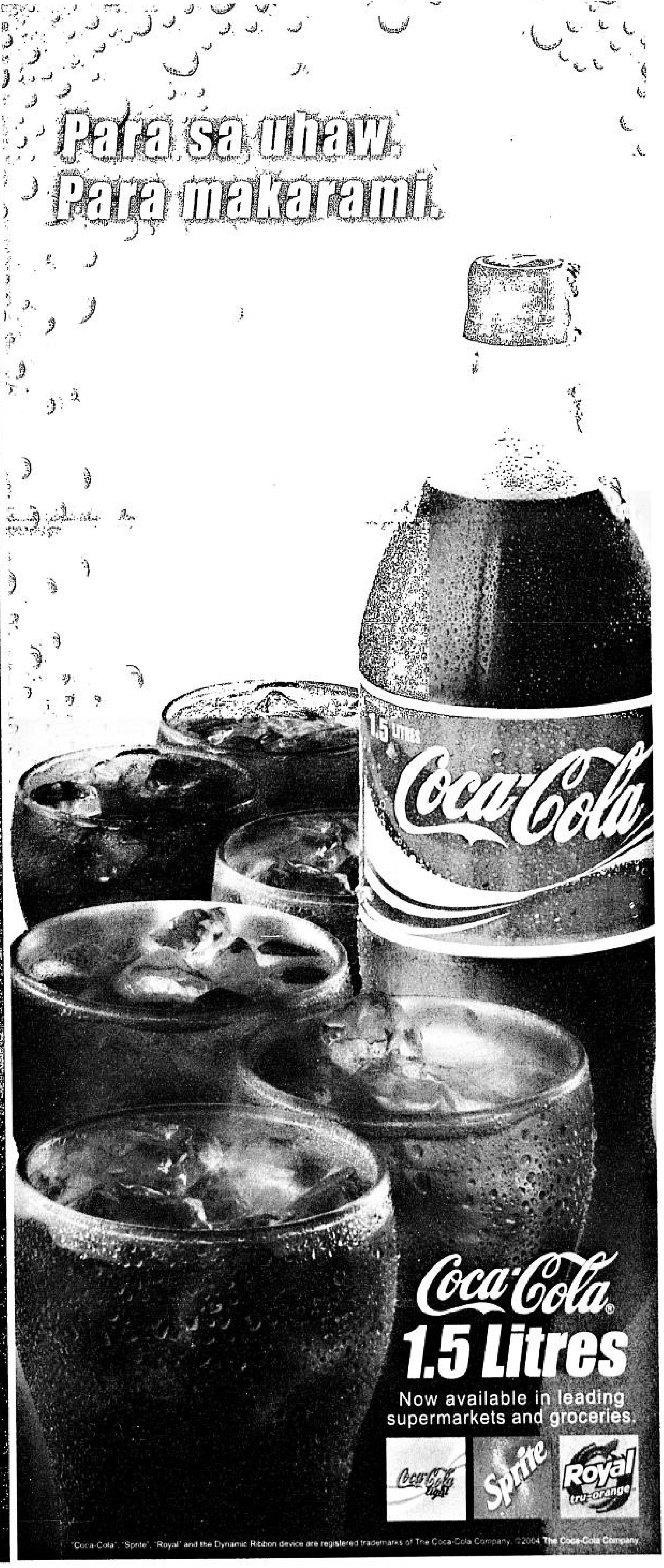
If you were a Coke, you'd be Cherry Coke. There's always a cherry wild side in you!

Mostly C's
You've got a lot going for you coz you've got it just right. You always see the fun side of things. Easy-going and humorous, surely no party will be the same without you.

You're definitely a Vanilla Coke—you have just the right touch of vanilla.

Mostly D's
You're ultra sophisticated. You always strive to improve yourself. You go to the gym, eat healthy food, because you know they're good for you. You're a New Age phenomenon!

Coke Light best suits you. It's the same Coke but with less than 1 calorie, it's good for you.


Para sa uhaw.
Para makarami.

Coca-Cola 1.5 Litres
Now available in leading supermarkets and groceries.

"Coca-Cola", "Sprite", "Royal" and the Dynamic Ribbon device are registered trademarks of The Coca-Cola Company. ©2004 The Coca-Cola Company.

NO LONGER JUST FOR MOM. Josie's new location in Rustan's Makati lumps it among the department store's younger labels. Natori says don't expect her to go the Isaac Mizrahi route and sell her lingerie (including the least-expensive line called Cruz) in outlets like Target any day soon. "I'm asked all the time, Are you kidding?" she laughs. "We don't need it... We want to do it with the same department stores."

A happy space for Josie

Natori's lingerie lines continue to thrive and relax despite the fiscal crisis

By Cheche V. Moral

THE COUNTRY'S economy is in dire straits, and the last thing a woman can do is to go out and buy herself something as frivolous as, say, lingerie.

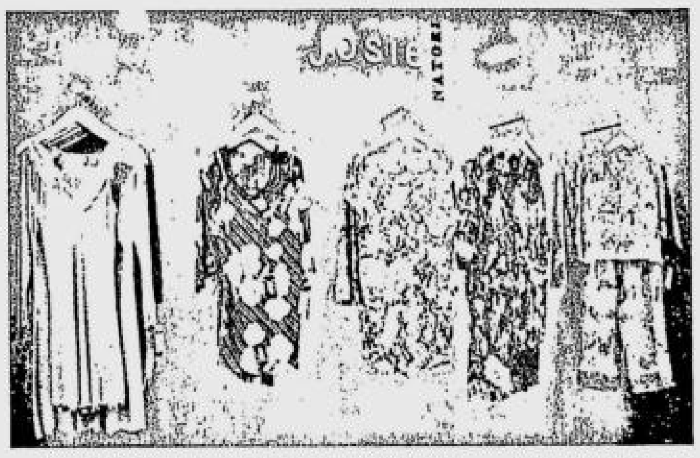
Not so, if you ask Josie Natori.

"[Lingerie] is something you buy to feel good about yourself, much like cosmetics. It's instant gratification," said Natori, president and CEO of Natori Co.

The lingerie maven was in town recently to check out her label's new space at Rustan's Makati, which is undergoing some rearrangements.

"I just had lunch with [industrialist] Fernando Zobel and he said it's the best year they've ever had... He said even foreign companies are having the best year. Consumers are buying," Natori added.

Natori the brand has taken over the old designer-eyewear corner, adjacent to Ralph Lauren, and right across Colour Eighteen and the jeans bar. The brand is bannered by Josie, Natori's younger label, in response to the brand's popularity among young professionals, according to Rustan's.



"I'm thrilled to have this area. It's happy," Natori said of the bigger, bright cherry-red space. "It's really important that they attract a younger market. It used to be [that Natori was] 'for my mother.' I'm very pleased... It grabs!"

While the brand still carries select pieces from the more mature and pricier Natori label—caftans, loungers—Josie is decidedly the star in Rustan's Makati (the bulk of Natori merchandise, including foundation garments, are in Rustan's Tower).

"YOU should stop complaining," Natori advises. "You can't wait till the economy gets better. Figure out your market and adjust your business."

Bright

Josie's fall collection is as bright as the crimson backdrop. "Tea Party is one of the bestsellers in the Josie collection for the last few years that it has become like a signature," Natori said. "It came from our archive collection of textiles. This is now the fifth year, and we have a different version each year. They're very colorful. They're made of twill."

Another group is called The Geisha, which is characterized by prints of happy faces, and made of either twill, chiffon silk or cotton. The collection is "happy; the spirit is happy," she said.

A third group, Dynasty, is not carried by Rustan's, Natori's sole RP retailer.

"Josie is more accessible in terms of price point," explained Natori. "Filipinos are very Western in tastes, but certain price points are not as acceptable."

Pieces made locally, which is 60 percent of Natori, retails cheaper here than anywhere else. "I'm very proud of the craftsmanship coming from this country. The hands here are excellent," said the Filipina New Yorker. "Whatever we source in other countries"—Turkey, China, Italy—"it's because they specialize in them."

Josie is a hit among price-conscious yuppies who want something they can also use when they go out, noted April Reyes, Store's Specialists Inc.'s' (SSI) merchandising manager for Natori. SSI is the exclusive Philippine distributor of Natori. "The blacks are a staple, but the fashion colors are also moving well."

The 27-year-old brand is known for its boudoir-to-boardroom sensibility, a philosophy that speaks well to women all over.

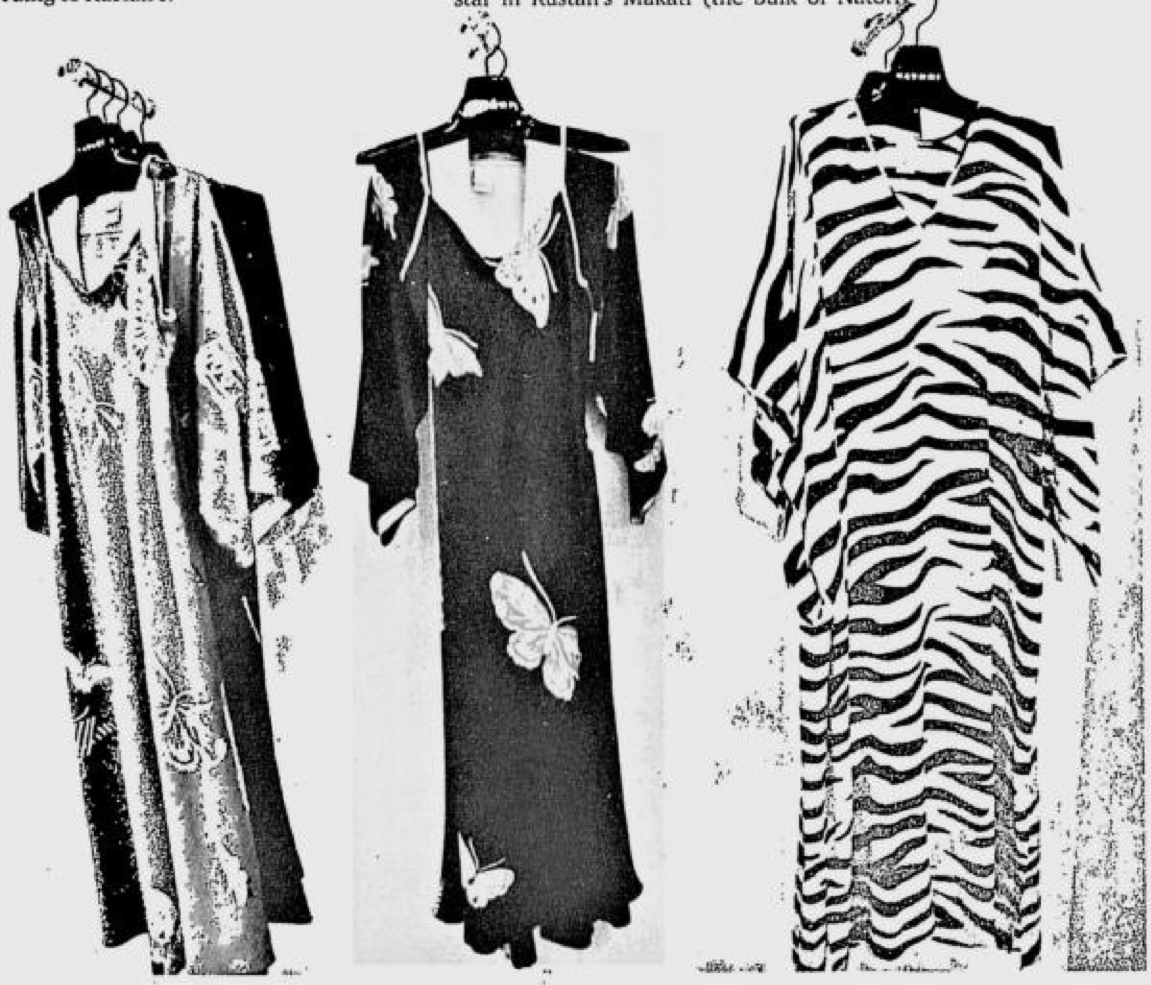
"I know people who really wear them [when they go] out," Natori noted. "If you can have multiple purposes for it, so much the better... Who are you to tell somebody that you just wear this for that? It's a woman's choice."

As for loyal Natori and Josie women, "They're buying for themselves. Don't think about the men! If someone else gets pleasure out of it, fine!"

Design-wise, the brand is reverting to the dressier, Hollywood styles of the '80s "but in a different, cool way, not the old, Zsa Zsa Gabor way... We can't be designing for the same woman, or we'll be out of business... In the '90s, it was very casual so we were making more cottons and knits."

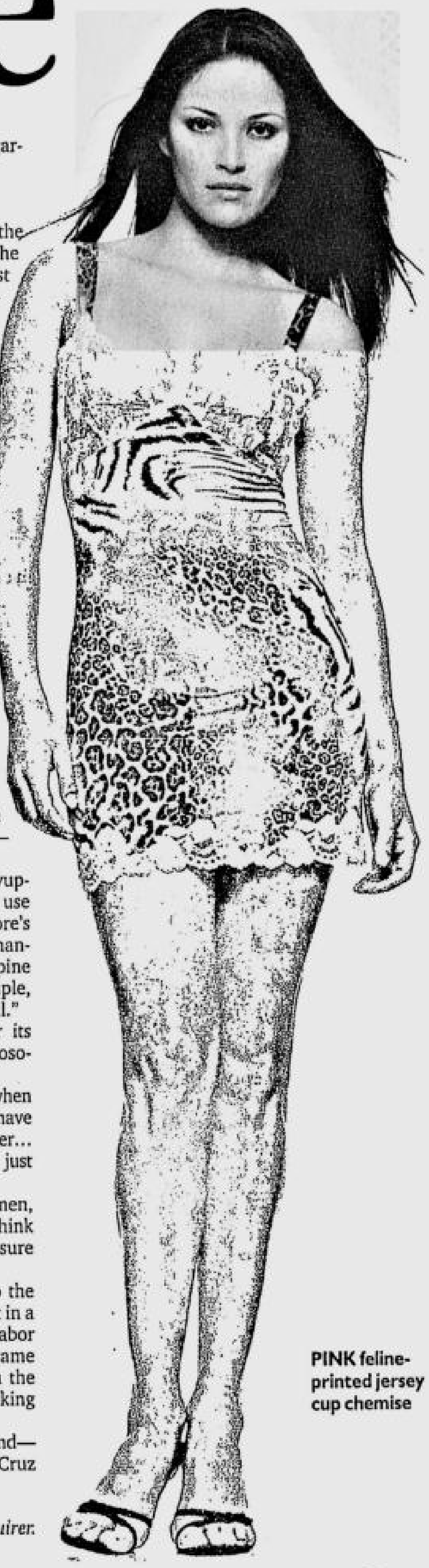
So fiscal crisis or not, Natori, Josie and—perhaps soon—the three-year-old label Cruz are in RP to stay.

E-mail the author at cmoral@inquirer.com.ph



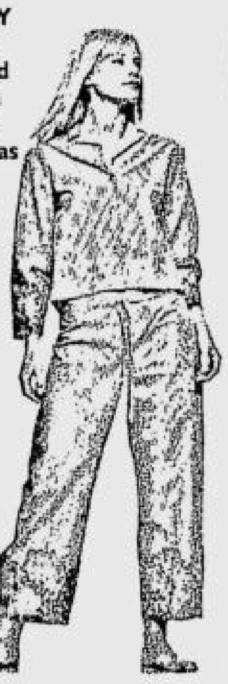
BUTTERFLY-PRINT silk gowns and robes, and zebra-print caftan

STORE PHOTOS BY RYAN LIM

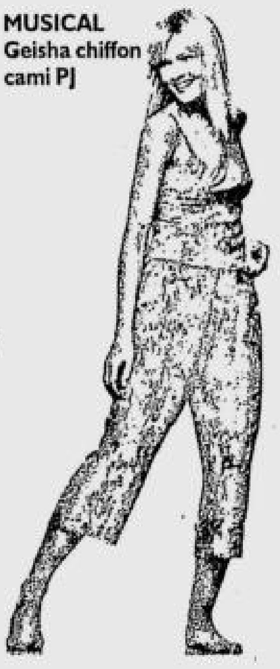


PINK feline-printed jersey cup chemise

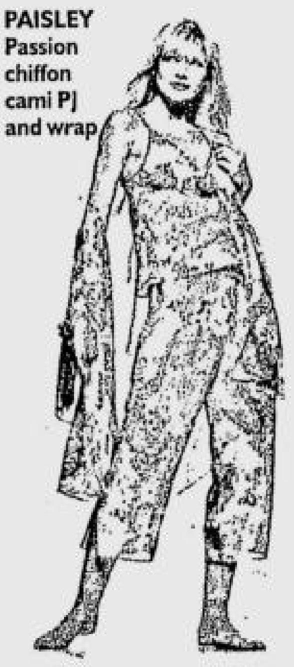
FANCY Pants printed cotton poplin pajamas



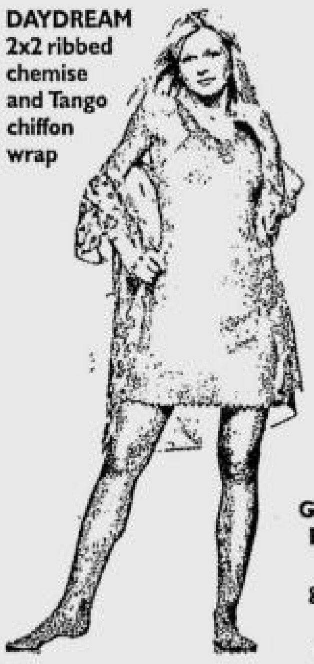
MUSICAL Geisha chiffon cami PJ

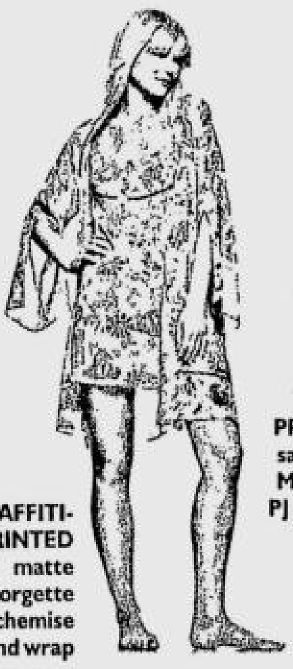


PAISLEY Passion chiffon cami PJ and wrap

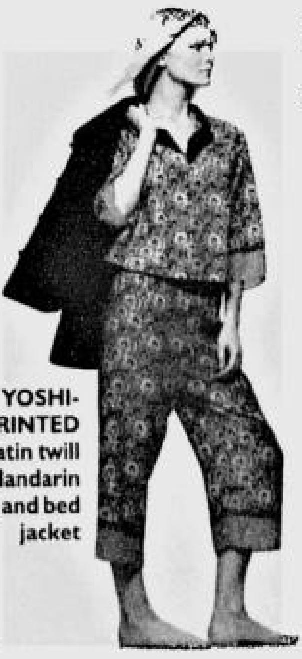


DAYDREAM 2x2 ribbed chemise and Tango chiffon wrap



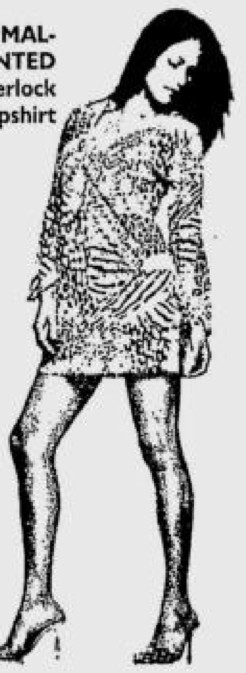


GRAFFITI-PRINTED matte georgette chemise and wrap



YOSHI-PRINTED satin twill Mandarin PJ and bed jacket

ANIMAL-PRINTED interlock sleepshirt



RIBBED vest in limeade and black waterfall skirt

SHORT-SLEEVED spot blouse and skirt in black mix, and buckle trim mule in buff

LONG-SLEEVED Samantha top in alabaster and mocha waist-detail trousers

Marks & Spencer's limited collection for Fall 2004 presents timeless clothes that lets a working woman ease from work to off-work

Good marks a.m. to p.m.

Text by Anne A. Jambora
Photos by Chito Vecina

CLOTHES that take today's working woman right through the day and well into the evening comprise the Autumn 2004 Limited Collection of Marks & Spencer.

And why not? As the daily grind becomes more demanding, smart and flexible clothing for modish busybodies and corporate bigwigs for that sleek, unfazed look during and after work is the way to go.

Marks & Spencer's Autumn 2004 Limited Collection is completely modern and consists of coordinated top-to-toe dressing in soft fabrics and fluid lines for comfort—clothing that gracefully moves along with your body.

And as always for this UK brand, special emphasis is given to the clothes' quality and fit.

Three stages

The older sophisticated look is designed for those who are confident in their style, who want clothes that suit their varied activities and, more important, has money to burn. Modern knitwear in mohair and fine knits are perfect for wearing under classic, corporate suits.

Contemporary, elegant tailoring for work that can be easily adapted for a sharp, evening getup is for the stylish working mom who juggles a tight, daily routine between work and family and has, quite understandably, lesser money to spend on herself. For her there are glamorous evening wear that include chiffon tops in black, dusky pink and mocha.

A younger working girl living life to the fullest can opt for more relaxed clothing that come in denim, tweeds and cord casual pieces, garbs best suited for casual Fridays.

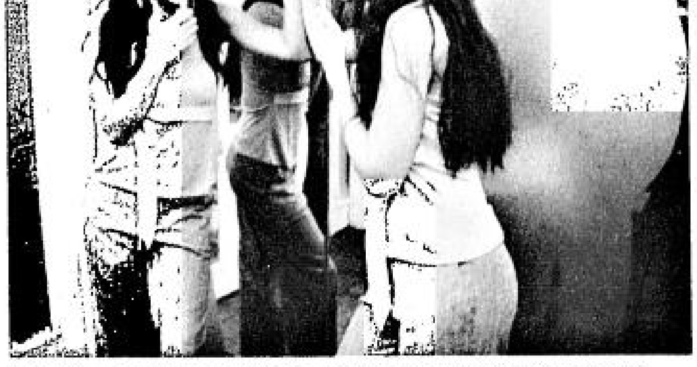
The Autumn 2004 Limited Collection is Marks & Spencer's exclusive line that crosses women's three life stages without taking away their sense of personal style.

Stores Specialists Inc., exclusive distributor of Marks & Spencer in the Philippines, promises consistent delivery of new items from the Limited Collection every two weeks, bags and belts included.

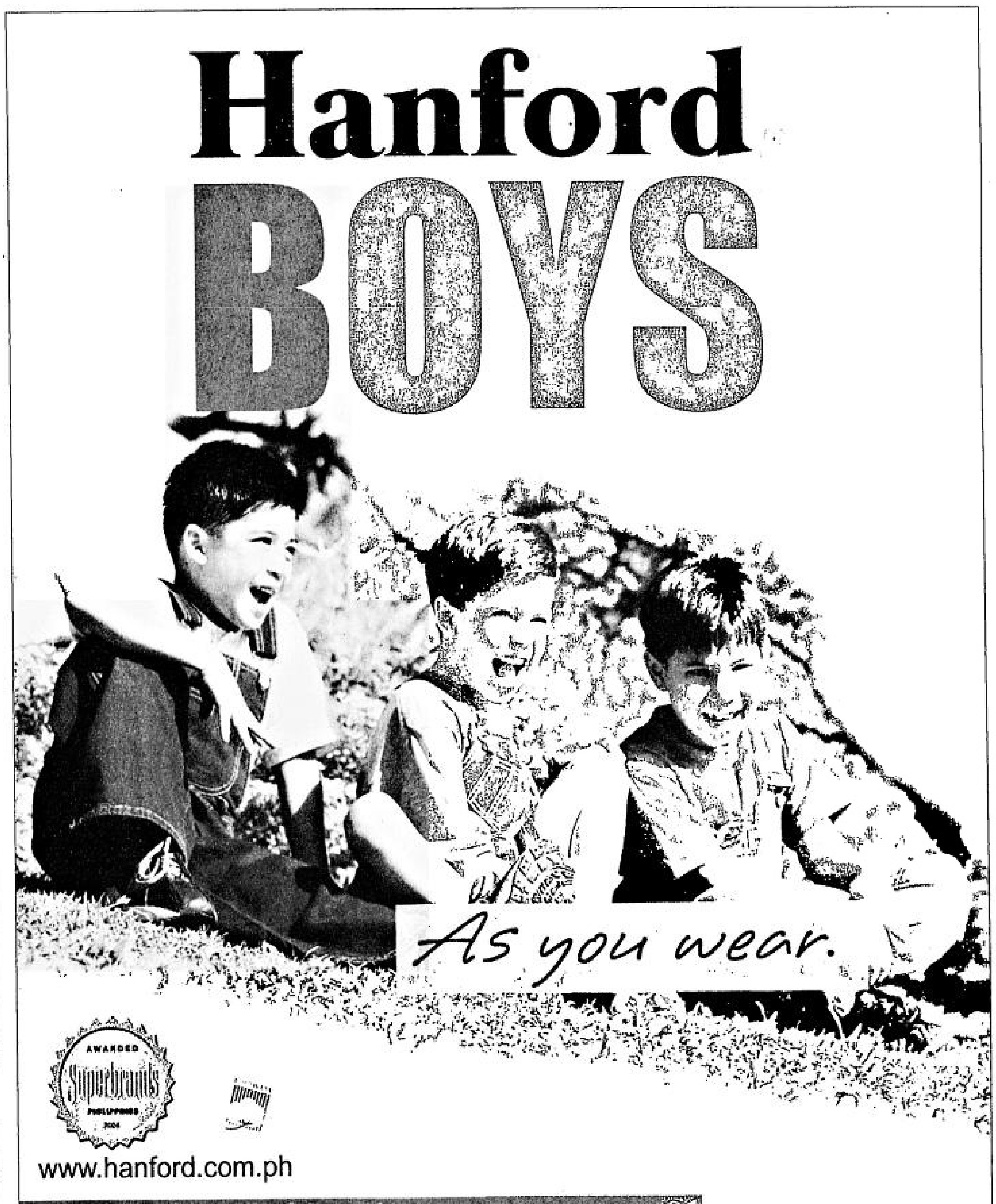
Available only at Marks & Spencer branches at the Greenbelt 3, Ayala Center, Makati City and at the Shangri-La Plaza Mall. Rustan Marketing Specialists Inc. is the official franchisee of Marks & Spencer in the Philippines.

MODEL: LANI PILLINGER
MAKEUP: XENG ZULUETA
STYLING: SAO SALINDA OF STYLELAB
VENUE: STARBUCKS GREENBELT 3 AND TEMPLE BAR GREENBELT 2, AYALA CENTER, MAKATI

PINSTRIPE shirt and tie belt trouser in black mix



PALE lilac sleeveless soft tie top and daphne trousers in gray mix



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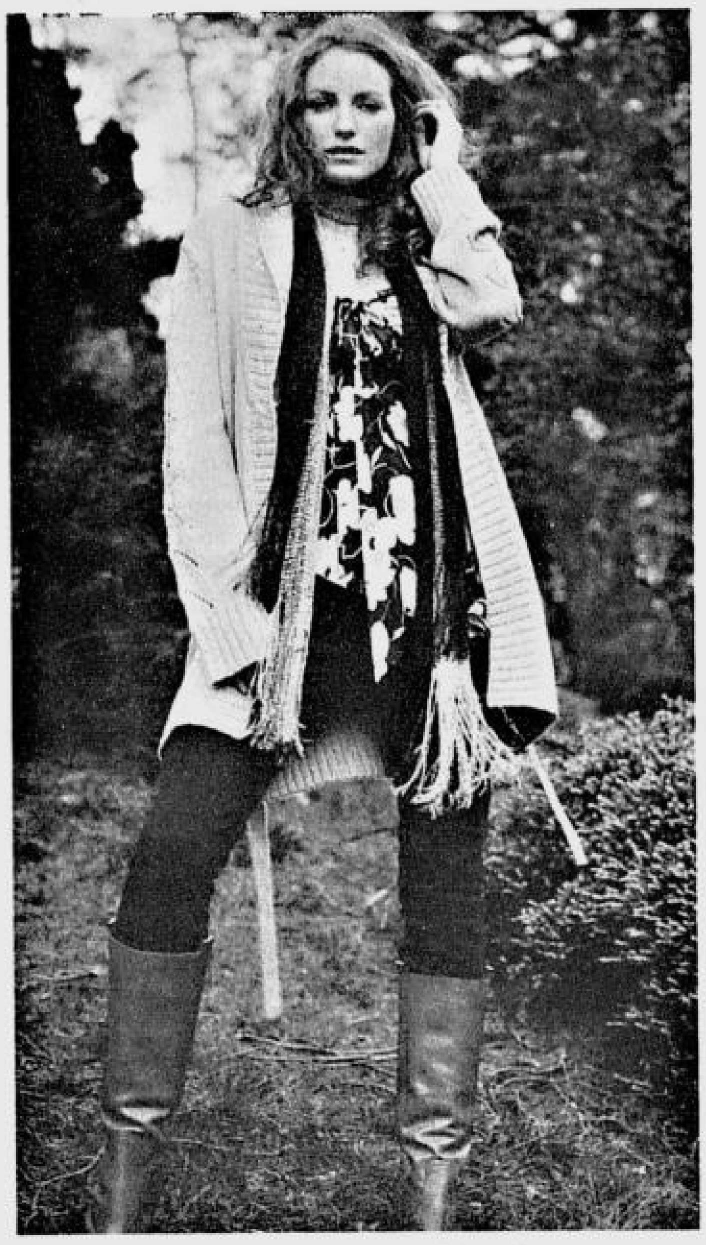
See more at Children's Section-Third Floor

Mod British brand perks up Manila



A SEXY, floral blouse with shirred neckline, knitted mauve sweater, fitted pants and knitted scarf

POPULAR British fashion label Dorothy Perkins has opened its first-ever store in the country at Robinsons Galleria.

The presence of Dorothy Perkins in the country is made possible by the partnership between Robinsons Specialty Stores Inc. (RRSI) and Arcadia Group of the United Kingdom, the same company that launched the clothing labels Topshop and Topman.

Dorothy Perkins has 560 stores in the United Kingdom and 46 stores around the world. In Asia, it has 10 stores in Singapore, four in Malaysia and now one in the Philippines.

THE LAYERED look couldn't be more feminine—sexy V-neck blouse of delicate material worn over spaghetti-strap top; accessorized with a tippet of safari-design denim pants.

The label has become a favorite among British women because of its quality, comfort, style and functionality. It is noted for lending femininity, glamour and confidence to women in their 20s-40s. Aside from formal and casual wear, it offers chic accessories and intimate apparel.

For its Philippine launch, Dorothy Perkins will be showcasing its Autumn-Winter 2004 collection, a mix of classy yet upbeat looks.

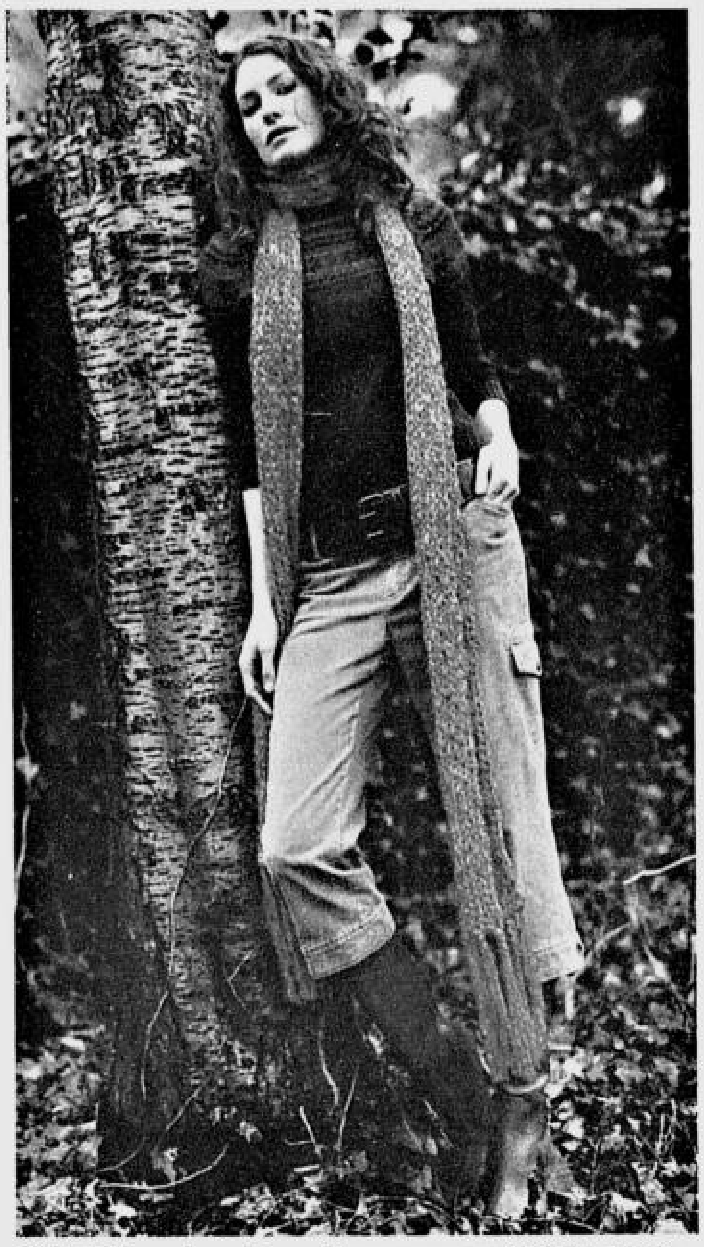
There's the Bored and Beautiful look, a spin-off of the '70s Portobello fashion of London synonymous with eclectic and daring soft chiffon tops, '70s trench coats and denims.

It also captures the drama of vintage '40s and '50s New York via nipped waist jackets and flip-hemmed skirts in tweeds and checks. Colors range from pastel shades to rich pistachio and mocha hues.

Quirky meets classic as the label inspires women with its Heritage line, a look that fuses English fashion standards with striking elements of the retro period like bold patterns and colors.

Meanwhile, bohemian fashion finds its place in Boho Babes, which offers the Radcliffe look—team cord trouser, maxi skirts and knits worn under warm sheepskin jackets, rounded off with chunky scarves and floppy hats.

Finally, Babes in Boyland puts to good use menswear-inspired tailoring as seen in split-waistband trousers and two-button jackets in pinstripe designs, slouchy sweaters and men's fit pants with floral print blouses and killer stilettos.



KNITTED long-sleeved top and brown cargo capri. A knitted scarf completes the look.

What every parent should know about "stunted growth".

Growth stunting: It's a lot more common than you think.

Recent studies show that growth stunting is alarmingly high in the Philippines. Using the International Reference Standards (IRS) Growth charts among Filipino children, it was found out that among school aged children (6 to 10 years old) 30 out of 100 are underweight and stunted! For pre-school children (0 – 5 years old) the rate of incidence even increased to 32 out of 100!

What is growth stunting?

Growth stunting is a condition when your child is not growing as fast as he should be. Growth stunting occurs when your child is not getting enough nutrients from food. This may be due to his poor eating habits, unbalanced diet, severe stress or loss of appetite because of sickness. If your child is often ill, suffering from chronic infections or any congenital condition that may prevent the body from properly absorbing nutrients from food, he may also experience growth stunting.

When growth stunting happens in the first 2 years of life, brain growth is affected. About 1/3 of growth stunted babies have demonstrated delays in cognitive and emotional development. In a 3-year follow-up study by Singer, the same children still manifested persistent intellectual delays. Oates and Yu in a 13-year follow up study found out that growth stunted children were significantly behind in language development, reading skills and verbal intelligence.

Growth stunting can also lead to illnesses, chronic infections and even long standing disabilities in severe cases.

How do you know if your child's growth is stunted?

There are different ways to check if your child is experiencing stunted growth. See if your child looks frail, skinny and too small compared to other children of the same age. You should also watch out for intermittent vomiting, spitting-up, diarrhea and frequent infections. The best way to detect early growth stunting is to monitor closely your child's growth in terms of weight and height. If you detect any weight loss or any decrease in how fast your child gains in weight and height, consult your physician immediately to find out the cause as soon as possible. This will help limit complications and long-lasting disabilities.

What can be done to manage growth stunting?

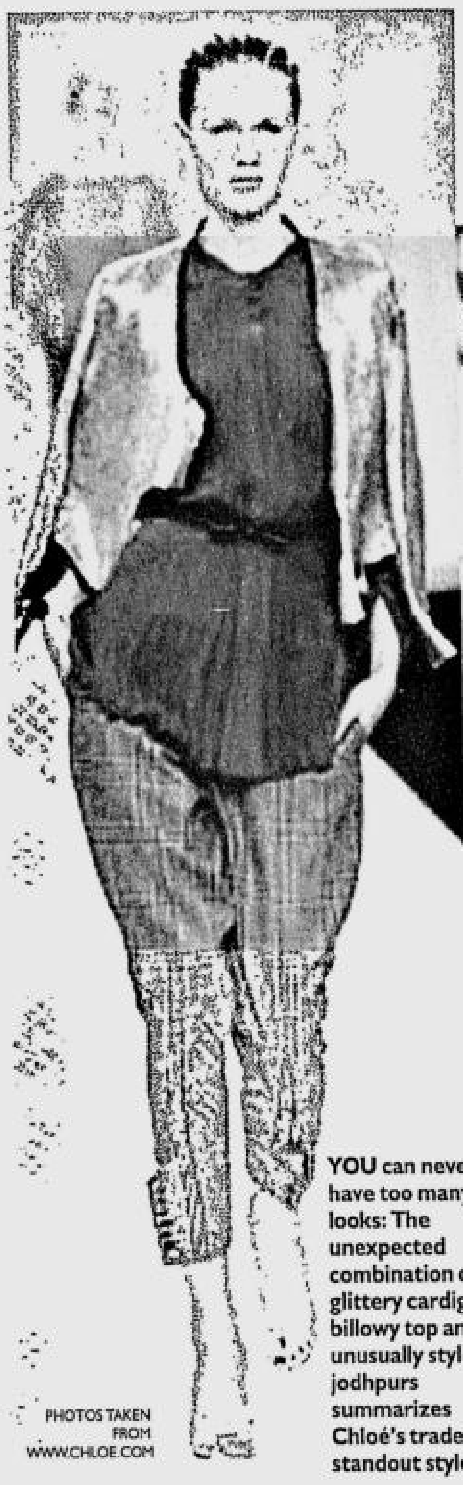
To prevent growth stunting, encourage your child to eat a healthy and balanced diet. If you think your child's growth is already stunted, consult your pediatrician in no time. He may recommend a nutritional therapy for faster catch-up growth. A high-caloric and adequate protein feeding has been advocated for many years. Proper feeding can be achieved using modified formulas or commercially-available high-calorie supplements containing 30 cal/ oz. Aside from calories and protein, vitamins and minerals, including vitamin A, folic acid, iron and zinc should be also be given.

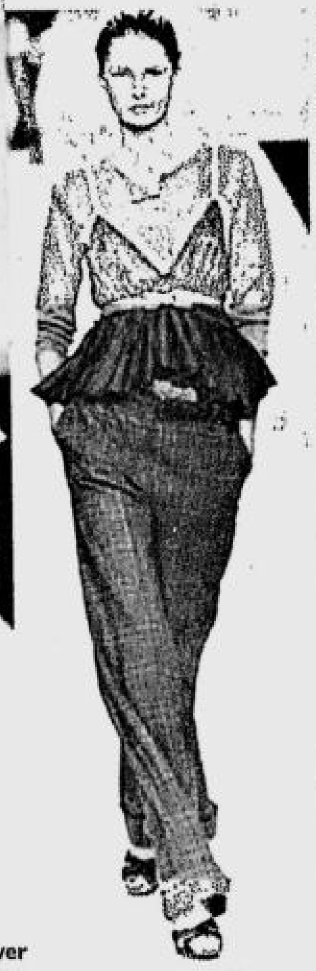
References: International Reference Standards (IRS) Growth Tables and Charts. Adopted for Use in the Philippines. Food and Nutrition Research Institute. Dept. of Science and Technology. Metro Manila, Phils. 2001. Committee On Nutrition. American Academy of Pediatrics. Pediatric Nutrition Handbook. Ronald E. Kleinman (Ed), 4th ed. Ilinois. 1998 Philippine Nutrition Facts and Figures. Food and Nutrition Research Institute. Food and Nutrition Research Institute. Dept. of Science and Technology. Metro Manila, Phils. April 2001. Behrman, R., Kliegman R., Jenson, H., Textbook of Pediatrics. W.B. Saunder Co. Philadephia. 17th ed. 004. Maggion A, Lipschitz F. Nutritional Management of failure to thrive. Pediatr Clin N Am, 1995; 42: 791-810.

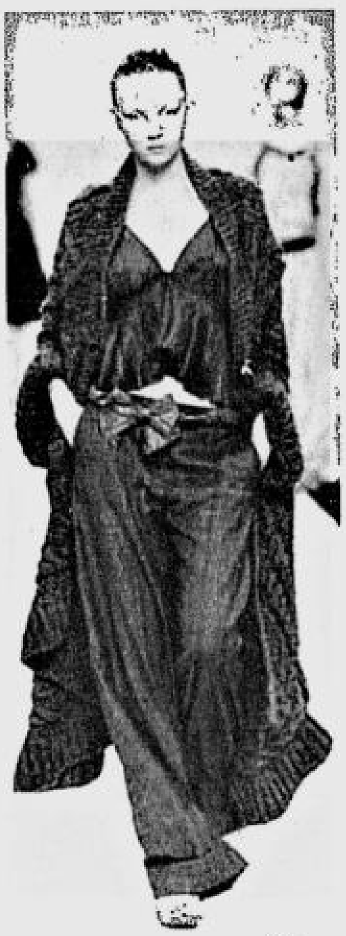
To know more about growth stunting, call 1-800-1088-83937 for a free nutrition counselling.

Dr. Randy P. Urtula
Pediatric Gastroenterologist

Bucolic chic







From page C1

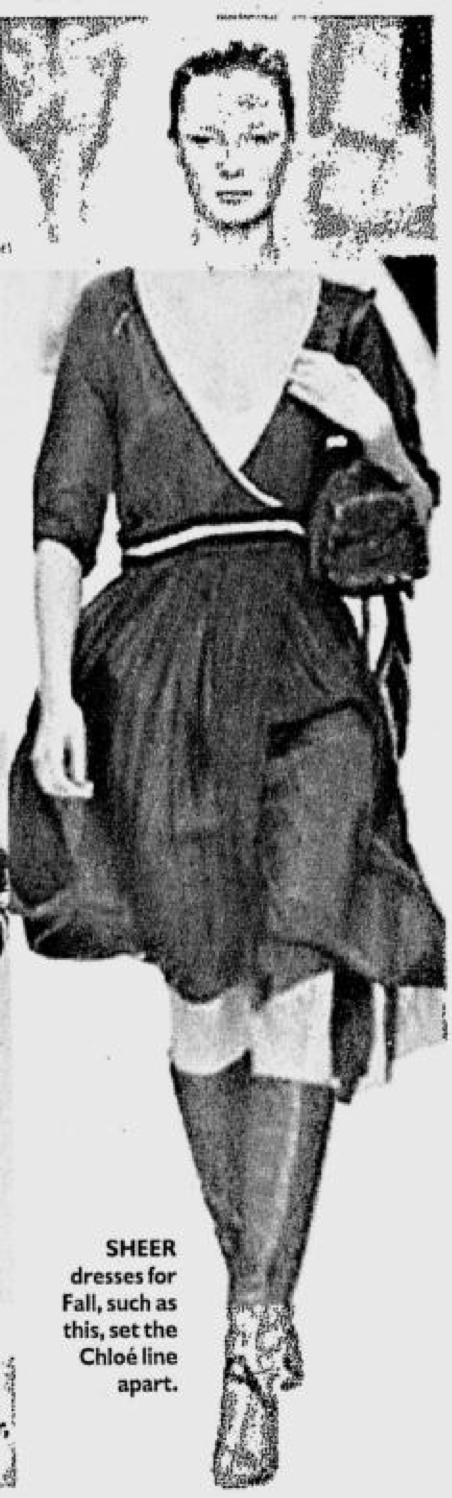
cardigans, sweeping coats or blanketing ponchos.

This is not unlike what someone would throw on in the late summer or fall when dashing out of the house to get milk, pick up the paper or feed the animals. Although at Chloé, Philo replaces rural rubber Wellington boots and leather sandals with snakeskin boots and multi-strapped wedges.

Sheer, delicate dresses are accented by rhinestones and Fall's ubiquitous accessory, the bow. Unlike most designers who have capitalized on a "set" or fixed bow, Philo uses a more casual bow in either grosgrain ribbons or fabric.

And even as summer's big colors—jade green, clear blue and pale pink—are carried into Fall, they do not look the least bit out of place.

OVERSIZED but not overwhelmed: A chunky cable-knit cardigan tops a pleated silk top and tailored trousers for stylish comfort.



YOU can never have too many looks: The unexpected combination of a glittery cardigan, billowy top and unusually styled jodhpurs summarizes Chloé's trademark standout style.

AN UPDATED Henley T-shirt under a bow-tied camisole and menswear checked trousers give new meaning to masculine-feminine contrast.

CHLOÉ'S creative director, Phoebe Philo

SHEER dresses for Fall, such as this, set the Chloé line apart.

PHOTOS TAKEN FROM WWW.CHLOE.COM

"When my child was experiencing "stunted growth", my doctor recommended Pediasure."

Riezl at week 1
Weight: 23.8 kgs.
Height: 3 ft. 10 in.

Riezl at week 8
Weight: 27 kgs.
Height: 4 ft.

There was a time when Riezl looked smaller than her cousins of the same age. We also observed that she was less active than her playmates. When we consulted our pediatrician she said that Riezl was experiencing "stunted growth". So she recommended a balanced diet, vitamin and mineral supplements and most importantly, Pediasure.

After only two weeks, Riezl was able to catch up on growth. She had dramatic gains in weight and height. She became more active and less sickly. Her appetite also improved. She liked the taste of Pediasure so much that she kept asking for more. Since then, we made sure that we give her nothing else but Pediasure. It's worth it.

Grace Torres, Pediasure Mom

9 of 10 doctors recommend Pediasure for faster catch-up growth.
To know more about Pediasure and how it can help your child's nutrition, ask your pediatrician.
Or call 1-800-1088-83937 for a free nutrition counselling.

PediaSure
COMPLETE
BALANCED NUTRITIONAL POWDER
Vanilla
NET 400 G

For faster catch-up growth.

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Please PLAY my

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Title	Tone	RINGBACK
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Mapasagot Mo Kaya	MAPASAGOT	PA386
Sabi Ko Na Nga Ba	SABIKO	PA387
Smile In Your Heart	SMILESP	PA388

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Title	Tone	Ringback
Totoy Bibbo	BIBBO	PA376
Mag-Exercise	EXERCISE	PA377
Kanto Tayo	KANTATAYO	PA378
O Pag-ibig	OPAGIBIG	PA379
Tugo-Dugo Pak	TUGODUGO	PA380
Fallin'	FALLIN	PA372
If I Say I Love You	IFISAY	PA373
Kailan Kaya	KAILANKAYA	PA374
Mamahalin Kita Kahit Na	MAMAHALIN	PA375
Dance Alphabet	ALPHA	PA368
Tanging Ina Nyo	INA	PA369
Volta	VOLTA	PA371
Si Manloloko	SIMANLO	PA373
I Don't Wanna See You Lonely	CULONELY	PA381
Love Isn't Here Anymore	LOVEISNT	PA382
Tell Me	TELL	PA383
You Are the One	URD1	PA384

To download monotones, text MYX <keyword> and send to 2366.
Ex. MYX INOUT to 2366*

To download polytones, text MYXPT <keyword> and send to 2366.
Ex. MYXPT MAPASAGOT to 2366

To download ringback tones, text <code> to 2332.
Ex. PA385 to 2332

*To subscribe to weekly polytones, text MYXPICK ON P to 2366.

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P20.00 for polytones

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1. For a list of compatible MMS & GPRS handsets, send NOKIA, ERICSSON or SAMSUNG (depending on your handset model) to 2365. Regular text messaging charges apply.
2. Text GO <handset model> to 2951 to get your phone's settings. Ex. GO N3650. For Nokia 6220, 6230, 6600, 6820, 7200 and 7610, text GO <handset model>,,1234 to 2951. Make sure that you type in the two commas before the 1234 PIN.
3. Enter 1234 when asked for PIN to save the settings.
4. Send an MMS message for only P5.00 to activate the service.

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FRIDAY,
OCTOBER 8, 2004
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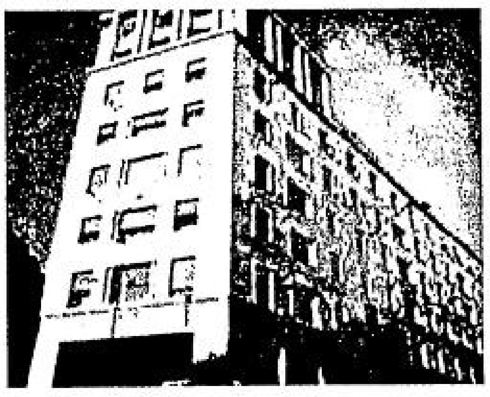
inquirer life name/city/message to
2207 (Globe) or 283 (Smart)

DUNKIN' DONUTS
Classics

Italian fashion school inviting Filipino students



ISTITUTO Marangoni in Milan, where students from all over the world study the art of fashion

RICCARDO Agostini, head of international relations of Istituto Marangoni, will discuss the school's Basic and Master programs today, 4:30 p.m., at the Rockwell Club, Makati City.

He will also familiarize potential candidates with the school's application procedures.

Istituto Marangoni, one of Europe's leading fashion schools, is inviting Filipino students interested in exploring opportunities in the fashion industry to join its Basic and Master programs.

Basic programs include three-year courses in Fashion Design, Fashion Business, Fashion Styling and Home Design, as well as one-year International Students programs in Fashion Design and Pattern Making and Production.

Intensive three-week Summer Courses in Fashion Design and Image Consultancy are also available.

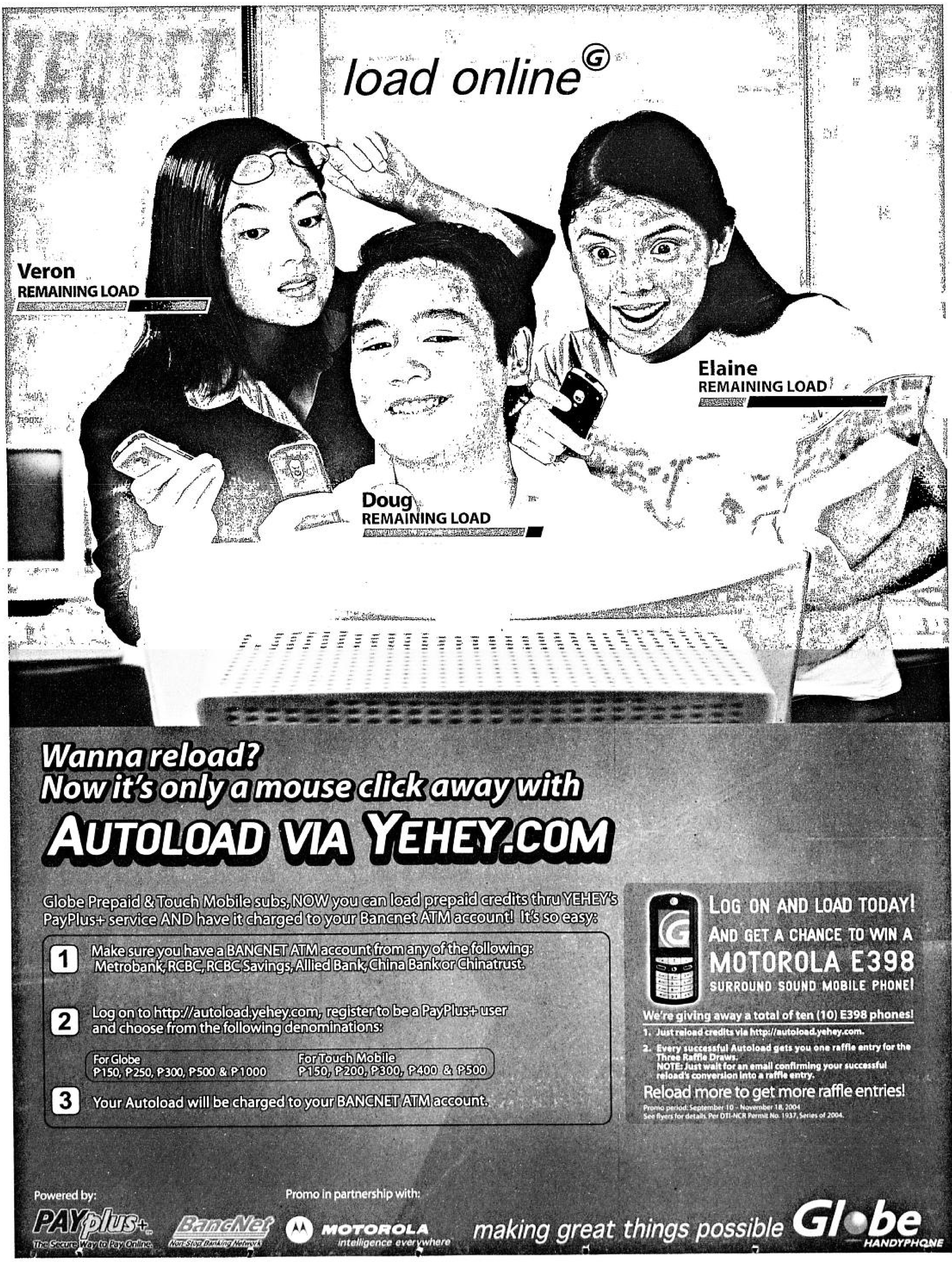
The one-year Masters Programs are designed to give advance and specialized training in Fashion Design, Fashion Styling, Fashion Accessories, Fashion Promotion, Brand Management and Fashion Buying.

Courses may be taken in Italian or English.

The school, founded in 1935 by Guilio Marangoni, currently has campuses in two fashion capitals, Milan and London. It has had over 30,000 graduates since its founding.

Call 0917-5293828 or e-mail marangoniph@yahoo.com.

STUDENTS study the theory behind the fashion in Milan's lecture hall, the Aula Magna.



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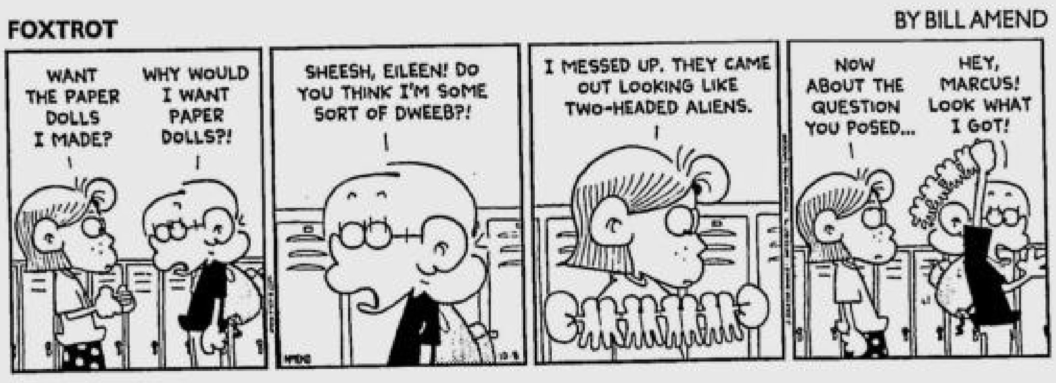
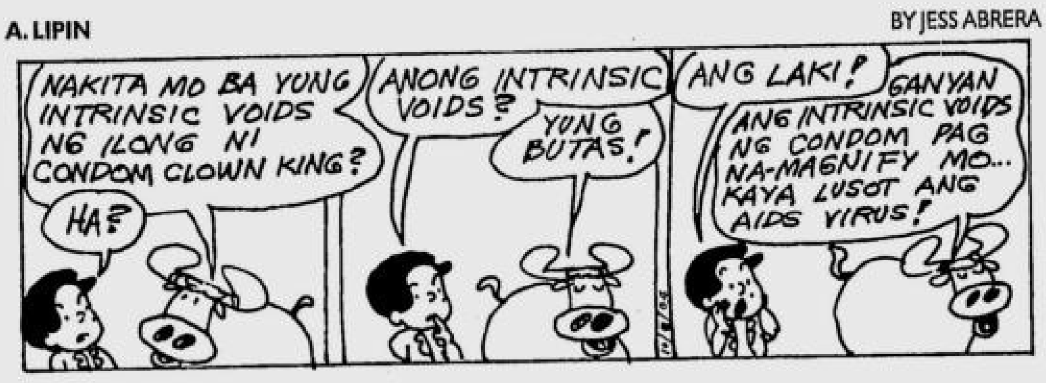
FOXTROT

BY BILL AMEND


WANT THE PAPER DOLLS I MADE?
WHY WOULD I WANT PAPER DOLLS?!
SHEESH, EILEEN! DO YOU THINK I'M SOME SORT OF DWEEB?!
I MESSED UP. THEY CAME OUT LOOKING LIKE TWO-HEADED ALIENS.
NOW ABOUT THE QUESTION YOU POSED...
HEY, MARCUS! LOOK WHAT I GOT!

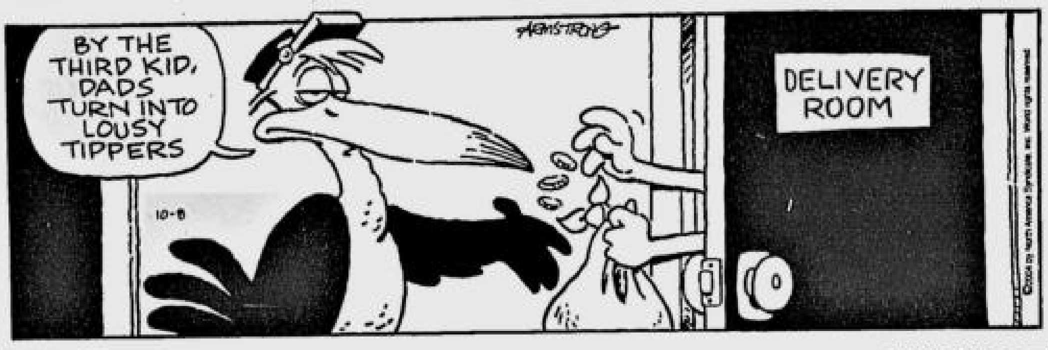
A. LIPIN

BY JESS ABRERA


NAKITA MO BA YUNG INTRINSIC VOIDS NG ILONG NI CONDOM CLOWN KING?
HA?
ANONG INTRINSIC VOIDS?
YUNG BUTAS!
ANG LAKI!
GANYAN ANG INTRINSIC VOIDS NG CONDOM PAG NA-MAGNIFY MO... KAYA LUSOT ANG AIDS VIRUS!

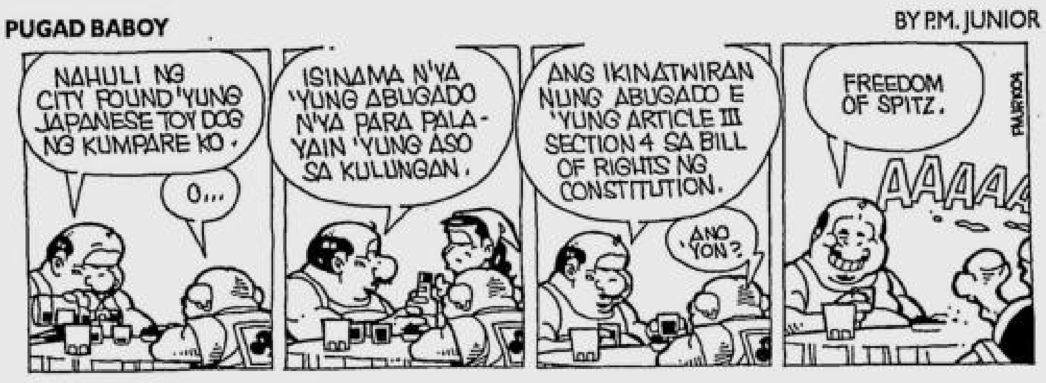
MARVIN

BY TOM ARMSTRONG


BY THE THIRD KID, DADS TURN INTO LOUSY TIPPERS
DELIVERY ROOM
10-8
ARMSTRONG

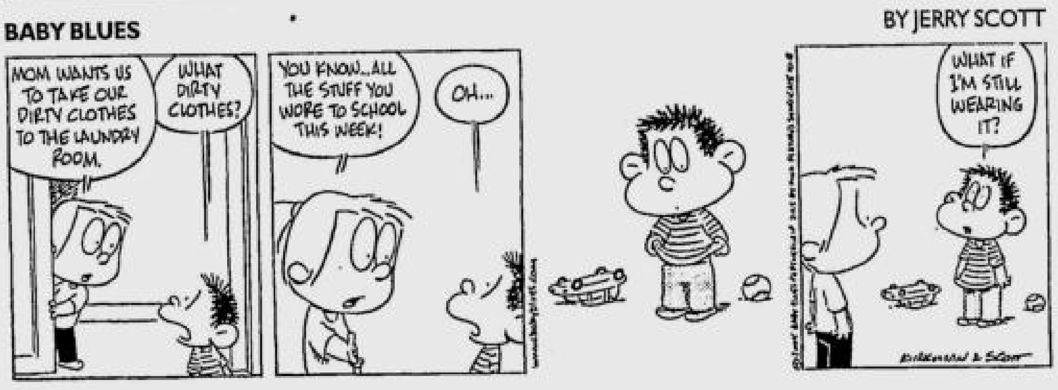
PUGAD BABOY

BY P.M. JUNIOR


NAHULI NG CITY POUND 'YUNG JAPANESE TOY DOG NG KUMPARE KO.
O...
ISINAMA N'YA 'YUNG ABUGADO N'YA PARA PALAYAIN 'YUNG ASO SA KULUNGAN.
ANG IKINATWIRAN NUNG ABUGADO E 'YUNG ARTICLE III SECTION 4 SA BILL OF RIGHTS NG CONSTITUTION.
ANO 'YON?
FREEDOM OF SPITZ.
AAAAA

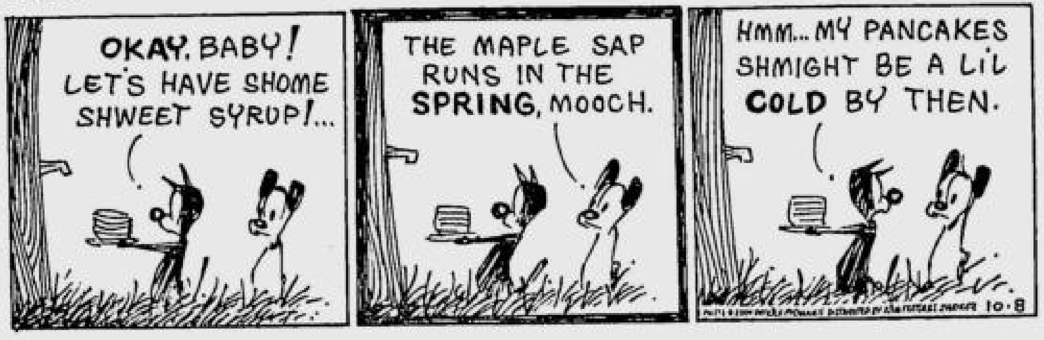
BABY BLUES

BY JERRY SCOTT


MOM WANTS US TO TAKE OUR DIRTY CLOTHES TO THE LAUNDRY ROOM.
WHAT DIRTY CLOTHES?
YOU KNOW...ALL THE STUFF YOU WORE TO SCHOOL THIS WEEK!
OH...
WHAT IF I'M STILL WEARING IT?

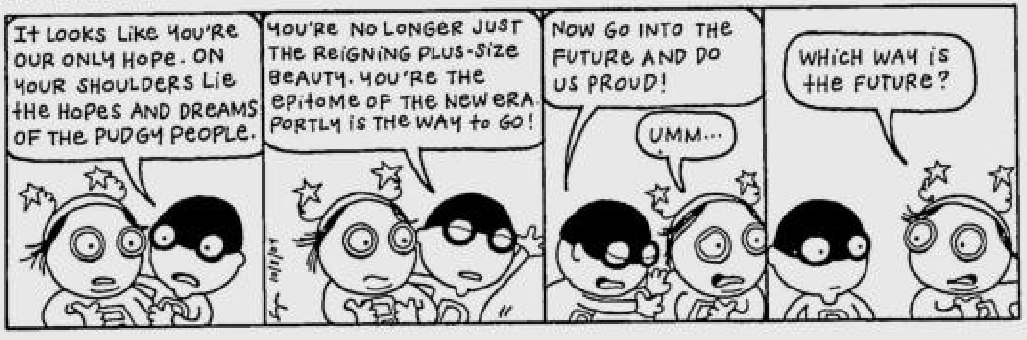
MUTTS

BY PATRICK McDONNELL


OKAY, BABY! LET'S HAVE SHOME SHWEET SYRUP!...
THE MAPLE SAP RUNS IN THE SPRING, MOOCH.
HMM... MY PANCAKES SHMIGHT BE A LI'L COLD BY THEN.
10-8

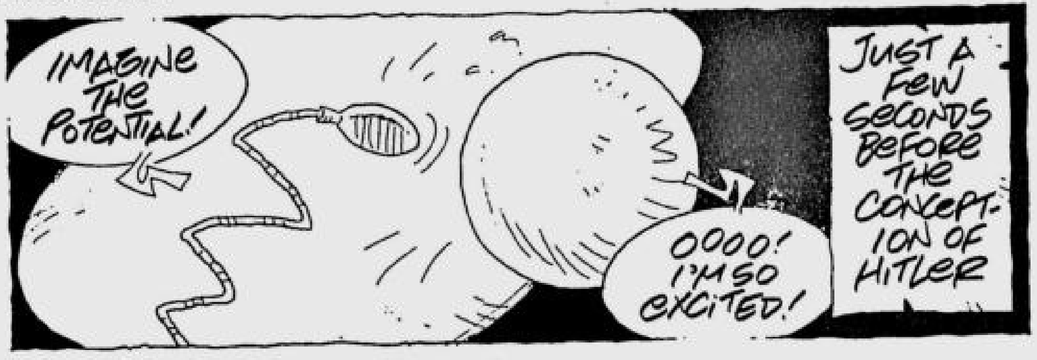
ATOMO AND WEBOY

BY LYRA GARCELLANO


It Looks Like You're OUR ONLY Hope. ON YOUR SHOULDERS Lie the Hopes AND DREAMS OF THE PUDGY PeopLe.
You're No LONGER JUST THE REIGNING PLUS-Size BEAUTY. You're THE epitome OF THE New eRA. PORTLY is THE WAY to GO!
Now Go INTO THE FUTURE AND DO US PROUD!
UMM...
WHiCH WAY is the FUTURE?

DIVINE COMEDY

BY STEVEN PABALINAS


IMAGINE THE POTENTIAL!
OOOO! I'M SO EXCITED!
JUST A FEW SECONDS BEFORE THE CONCEPTION OF HITLER

HOROSCOPE

BY FRANCIS DRAKE

YOU BORN TODAY: You are a romantic. (You love exciting adventure!) But you're also practical, capable and resourceful. You have a deep understanding of what makes people tick. You're good with money and responsible with family matters. No matter how far you go in life, you remember your roots. The year ahead is social, fun-loving and focused on relationships.
Birthdate of: Jesse Jackson, political leader/clergyman; Matt Damon, actor; Sigourney Weaver, actress.

ARIES (March 21 to April 19): You feel playful and flirtatious . Use every opportunity to express your creative talents! Hobbies, arts and crafts, the theater and the entertainment world offer exciting diversions.

TAURUS (April 20 to May 20): Discussions with someone at home are important. Or perhaps some general domestic business requires your attention. Try to attend to this.

GEMINI (May 21 to June 20): This is a great day for negotiations, wheeling and dealing, buying and selling, and talking to people. You're in your element today!

CANCER (June 21 to July 22): What can you do to improve your job and how you earn your money? This is a good thing to think about today. In fact, you'll be thinking about this a lot in the next two years.

LEO (July 23 to Aug. 22): The Moon is in your sign today. This could make you a bit more emotional in your response to others and to events around you. It tends to make you flamboyant and dramatic. (Moi?)

VIRGO (Aug. 23 to Sept. 22): You've been so busy lately with finances and work that you need a rest today. Try to hide or retreat from demanding situations. Wherever you can, beg off. (It's for your own sanity.)

LIBRA (Sept. 23 to Oct. 22): Talk to a female friend today. This could turn out to be significant. At the very least, it will be pleasant, social and give you an emotional lift.

SCORPIO (Oct. 23 to Nov. 21): Discussions with parents (or bosses) might draw attention to you today. You have one idea, but others might not agree! Use your diplomatic skills to get what you want.

SAGITTARIUS (Nov. 22 to Dec. 21): This is the perfect day for a little trip or anything out of the ordinary. You want something new. You want to break boundaries. You want some excitement in your life!

CAPRICORN (Dec. 22 to Jan. 19): People notice you now. With all this attention, make sure you set aside some time for red-tape details about taxes, inheritances, insurance and shared possessions.

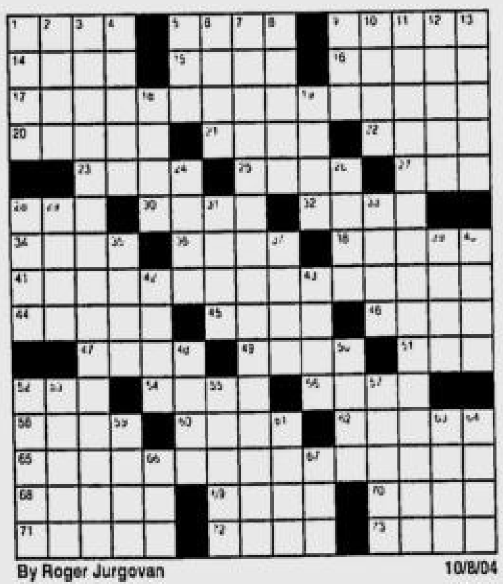
AQUARIUS (Jan. 20 to Feb. 18): Today's Moon opposes your sign. This means you should go more than halfway when dealing with others. You can't be demanding.

PISCES (Feb. 19 to March 20): Make an effort to get better organized at work today. Get on top of your scene. (This will give you a good feeling in your tummy.)

DAILY CROSSWORD

ACROSS
1 Deep cut
5 Gooey mass
9 Cavities in bones
14 ZIP sponsor
15 Insect stage
16 Writer/singer Leonard
17 Absolutely everything
20 Pac. pact
21 "Do __ others..."
22 Texaco trademark
23 Hawaiian coffee
25 Conceal in one's hand
27 Underhanded
28 "Six Feet Under" channel
30 Cinder ending?
32 Prima donna
34 Sandy's barks
36 That __ hay!
38 Slow in tempo
41 Ragged
44 Former anesthetic
45 1996 election loser
46 Of the ear
47 Kuwait's ruler
49 Twenty quires
51 Soil turner
52 Crackers
54 Soft drink
56 Fit of anger
58 PC operator
60 Most recent
62 Main artery
65 This puzzle's theme
68 Contaminate
69 Brightly colored
70 British informer
71 Shoreline indentation
72 Former mates
73 Fitness centers

DOWN
1 Pluck
2 Arthur of tennis
3 Well, looky who's here
4 Bookstore section
5 Fed. publishing service
6 Lollapalooza
7 Let loose unforeseen problems
8 Milanese noodles
9 Top shot
10 Nottingham nabobs
11 Tomorrow's soon enough
12 Of the kidneys
13 Fuming
18 Sharpen
19 Hang onto
24 Banned orchard spray
26 Temperate
28 Loathe
29 Impolite child
31 Prevaricated
33 Nixon's nix
35 Hold back
37 Good yarn
39 The Magi, e.g.
40 Formerly
42 Heiden or Sevareid
43 Draw closer
48 __ with the punches
50 Lady's address
52 Civvies
53 Oriental
55 Soup server
57 Auctioneer's warning?
59 Philosopher Descartes
61 Faithful
63 Limited period of time
64 Invites
66 Mel of the Giants
67 GI's garb



By Roger Jurgovan
Potomac, MD

10/8/04

Thursday's Puzzle Solved

S	P	A	R	■	A	S	I	A	N	■	K	A	R	T
T	O	R	I	■	R	O	N	D	O	■	E	M	I	R
U	S	E	S	■	M	A	C	O	N	■	E	S	P	Y
N	I	N	E	T	Y	P	E	R	C	E	N	T	■	■
S	T	A	R	R	■	■	N	E	E	R	■	E	L	I
■	■	■	S	A	G	O	S	■	■	A	P	R	O	N
W	A	S	■	C	A	R	E	S	S	■	O	D	I	N
O	F	P	U	T	T	S	■	T	H	A	T	A	R	E
M	O	A	T	■	S	O	C	I	A	L	■	M	F	R
A	R	C	E	D	■	■	O	R	D	E	R	■	■	■
N	E	E	■	U	P	O	N	■	■	R	I	N	S	E
■	■	S	H	O	R	T	D	O	N	T	G	O	I	N
E	C	H	O	■	A	T	O	N	E	■	G	R	E	G
L	O	I	S	■	T	E	N	E	T	■	E	S	N	E
L	O	P	E	■	T	R	E	S	S	■	D	E	A	L

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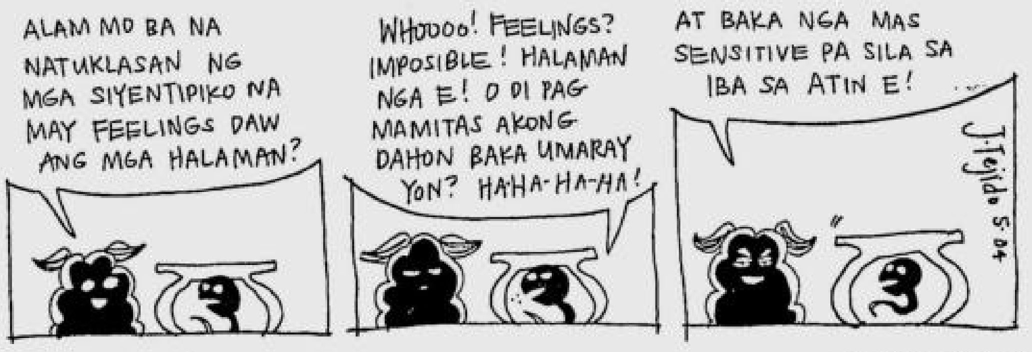
10/8/04

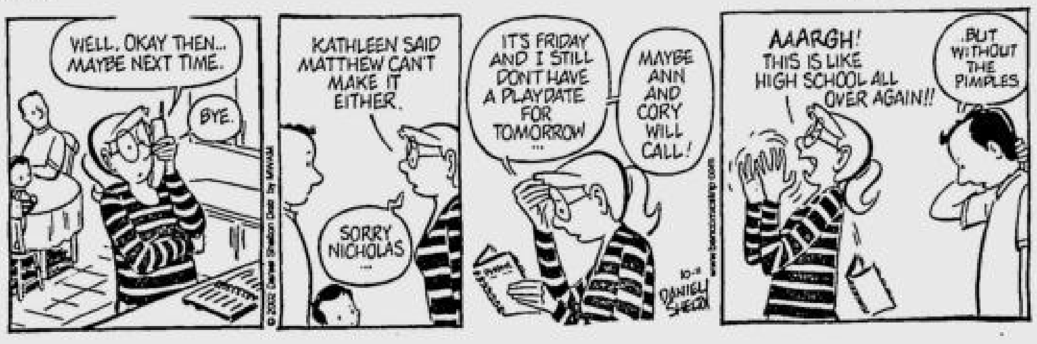
MIKROKOSMOS

BY JOMIKE TEJIDO


ALAM MO BA NA NATUKLASAN NG MGA SIYENTIPIKO NA MAY FEELINGS DAW ANG MGA HALAMAN?
WHOOO! FEELINGS? IMPOSIBLE! HALAMAN NGA E! O DI PAG MAMITAS AKONG DAHON BAKA UMARAY YON? HA-HA-HA-HA!
AT BAKA NGA MAS SENSITIVE PA SILA SA IBA SA ATIN E!
J. Tejido 5.04

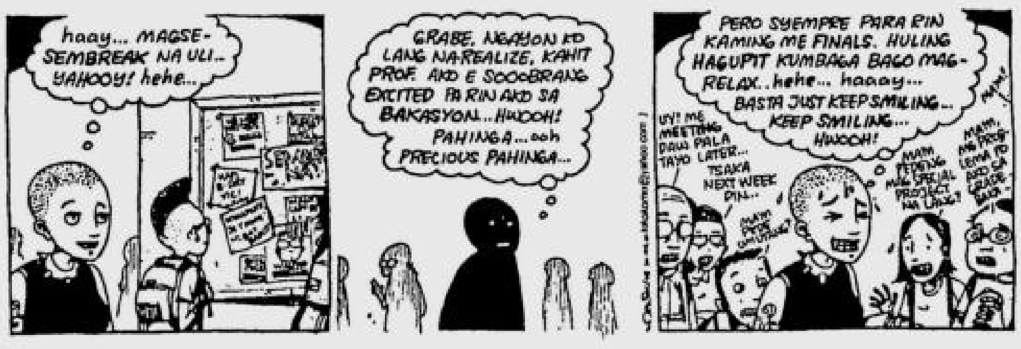
BEN

BY DANIEL SHELTON


WELL, OKAY THEN... MAYBE NEXT TIME.
BYE.
KATHLEEN SAID MATTHEW CAN'T MAKE IT EITHER.
SORRY NICHOLAS ...
IT'S FRIDAY AND I STILL DONT HAVE A PLAYDATE FOR TOMORROW ...
MAYBE ANN AND CORY WILL CALL!
AAARGH! THIS IS LIKE HIGH SCHOOL ALL OVER AGAIN!!
...BUT WITHOUT THE PIMPLES
10-8 DANIEL SHELTON

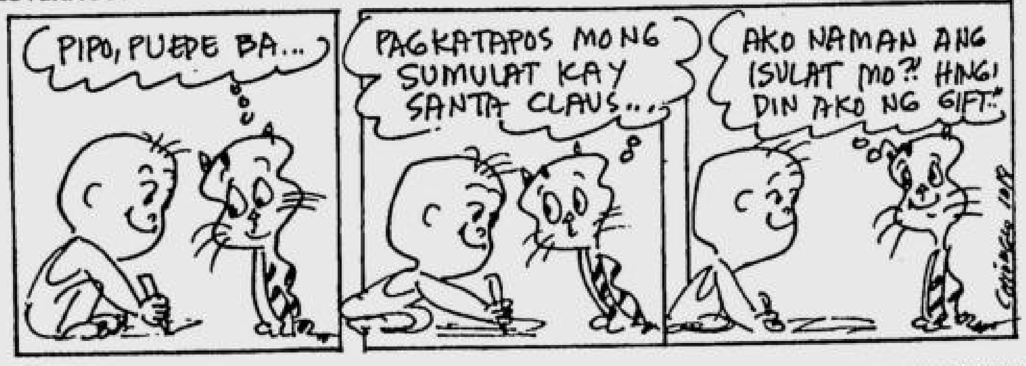
KIKO MACHINE

BY MANIX ABRERA


haay... MAGSE-SEMBREAK NA ULI.. YAHOOY! hehe...
GRABE, NGAYON KO LANG NA-REALIZE, KAHIT PROF. AKO E SOOOBRANG EXCITED PA RIN AKO SA BAKASYON...HWOOH! PAHINGA...ooh PRECIOUS PAHINGA...
PERO SYEMPRE PARA RIN KAMING ME FINALS. HULING HAGUPIT KUMBAGA BAGO MAG-RELAX..hehe... haaay... BASTA JUST KEEP SMILING... KEEP SMILING... HWOOH!
UY! ME MEETING DAW PALA TAYO LATER...
TSAKA NEXT WEEK DIN...

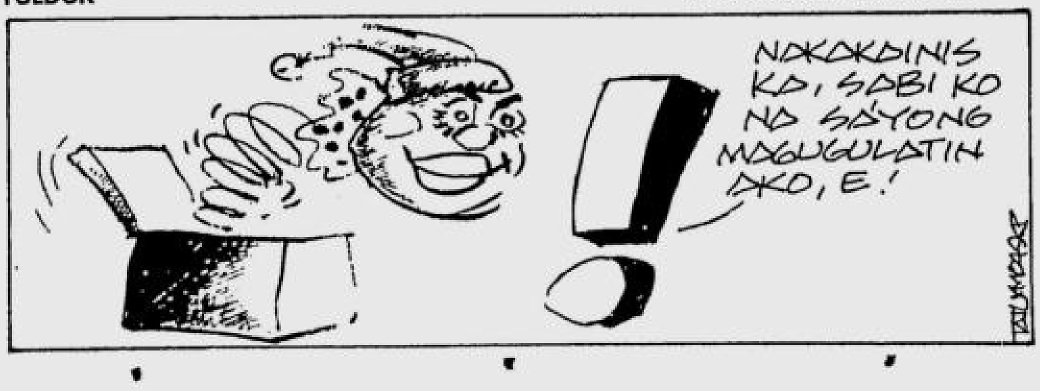
LOVEKNOTS

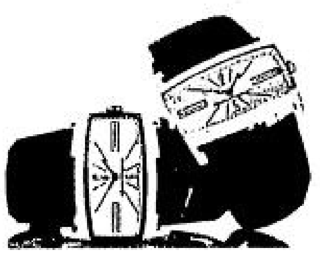
BY ELIZABETH CHIONGLO

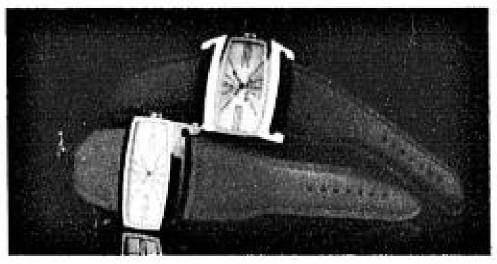

PIPO, PUEDE BA...
PAGKATAPOS MONG SUMULAT KAY SANTA CLAUS...
AKO NAMAN ANG ISULAT MO?! HINGI DIN AKO NG GIFT!

TULDOK

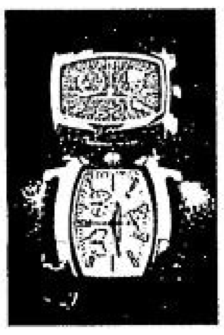
BY PAPU AND TATUM MILAMBILING


NAKAKAINIS KA, SABI KO NA SA'YONG MAGUGULATIN AKO, E!





Iconic shoe inspires new watch line



FERRAGAMO, which successfully launched its first watch a year ago, expands its new watch line of sophisticated and modern watches for men and women with new shapes and colors.

The new shape of the Ferragamo watch is inspired by the Vara, the world-famous shoe with the grosgrain bow, and an icon of Salvatore Ferragamo elegance and synthesis of tradition and extreme modernity.

The watch is a geometrical abstraction of the bow resulting in a rectangular-shaped case. The new form gives the watch an exceptionally contemporary feel that combines purity of design and luxury of materials.

It features an architectonic case held down by four screws, with a cream or grey dial. Straps are in the classic Ferragamo black, red and savannah.

In both the slightly curved lady's watch and the unisex model, the straps display an exciting new range of fashion colors, such as acid green, aqua, salmon, pearl, orange and broom and come in leather as well as alligator, with the latter also available in fuchsia, sapphire blue and cypress green.

A second lady's model in the collection offers an optional metal bracelet or a longer strap that wraps twice around the wrist, an example of the perfect harmony of function and aesthetics.

A unisex chronograph rounds off the collection.

All the models have quartz movements and are made in the finest Swiss watch-making tradition.

The watches will be available in selected Salvatore Ferragamo boutiques starting mid-October.

THE COLLECTION appeals to people of all ages who are fashion-conscious and looking for watches that are stylish, durable and eye-catching.

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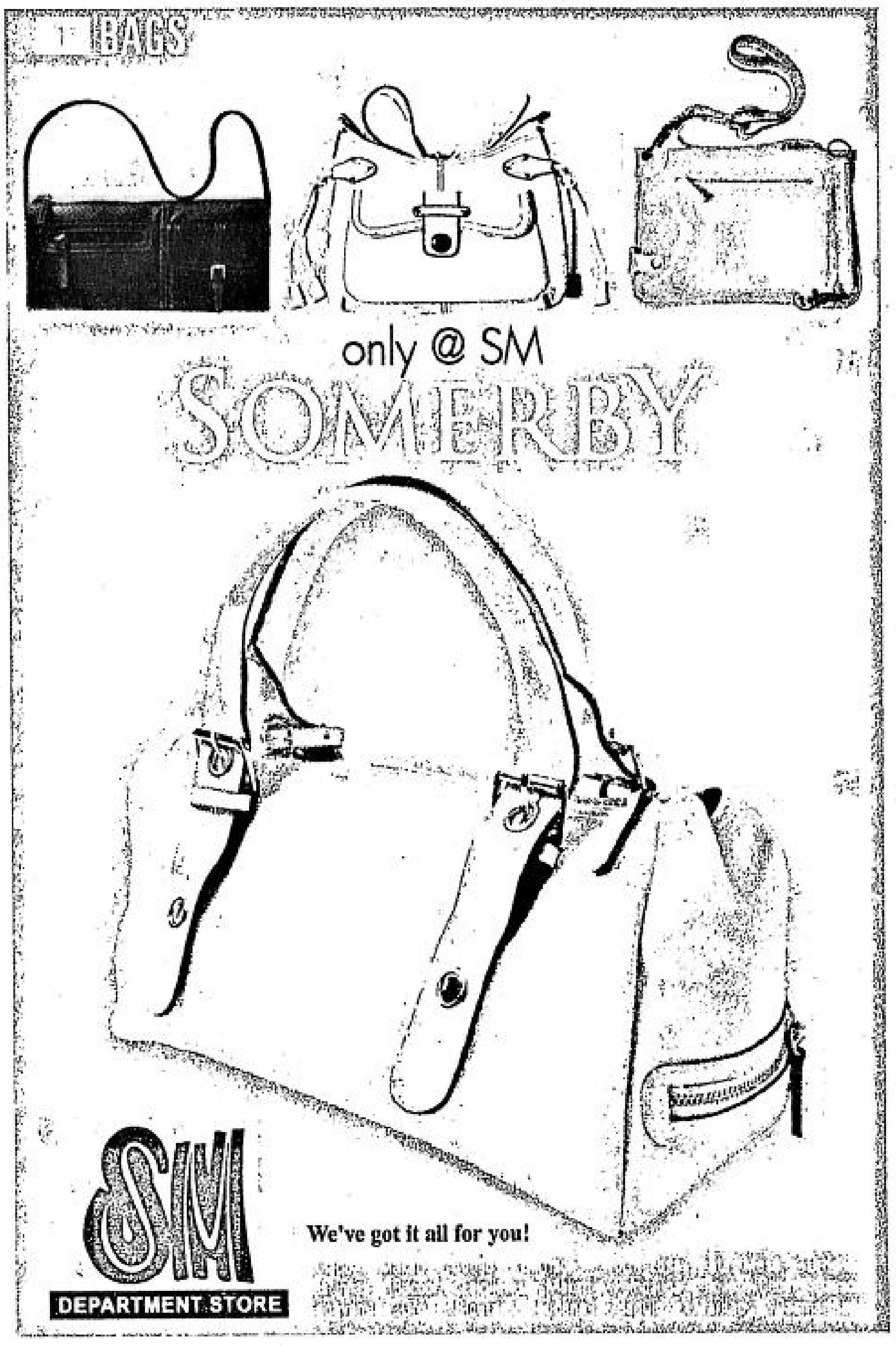

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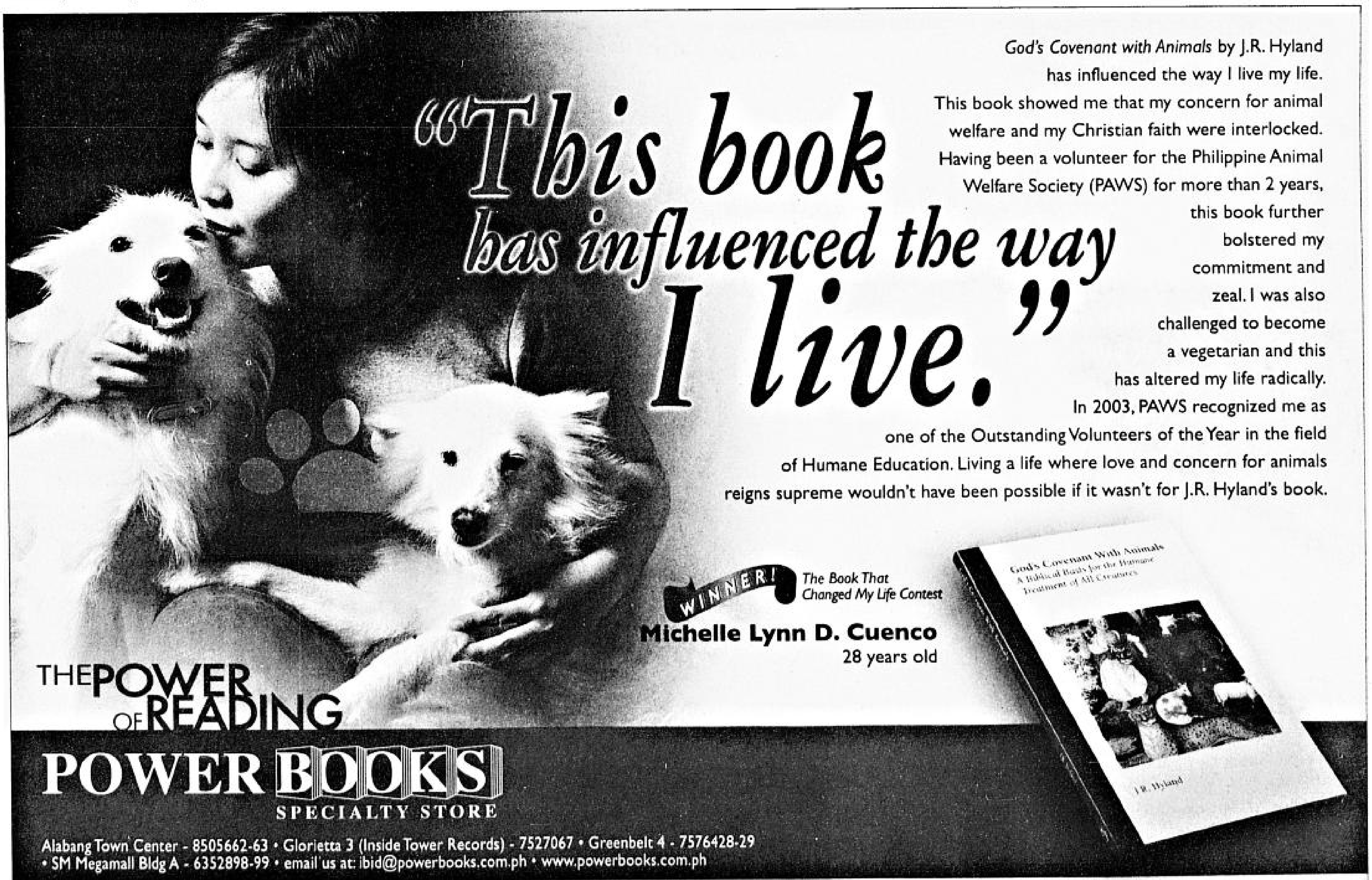

"This book has influenced the way I live."

God's Covenant with Animals by J.R. Hyland has influenced the way I live my life. This book showed me that my concern for animal welfare and my Christian faith were interlocked. Having been a volunteer for the Philippine Animal Welfare Society (PAWS) for more than 2 years, this book further bolstered my commitment and zeal. I was also challenged to become a vegetarian and this has altered my life radically. In 2003, PAWS recognized me as one of the Outstanding Volunteers of the Year in the field of Humane Education. Living a life where love and concern for animals reigns supreme wouldn't have been possible if it wasn't for J.R. Hyland's book.

WINNER! *The Book That Changed My Life Contest*
Michelle Lynn D. Cuenco
28 years old

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Calling all pet lovers!

Powerbooks and PAWS invite you to **FURRY TALES**, a unique fundraiser featuring an art contest, face painting, caricature drawing, plus a one of a kind PET fashion show featuring celebrities and their pets.

October 9. SM Megamall Bldg. A.

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whiskas
MERIAL
MagnaVision
TOKYO TOKYO So Japanice!
BARRON'S www.barronseduc.com
MELLOW TOUCH
meg
BIC Our quality comes in writing
Animal Scene A Monthly Magazine for Pet Lovers and Hobbyists
FRONTLINE
Hallmark
Pfizer

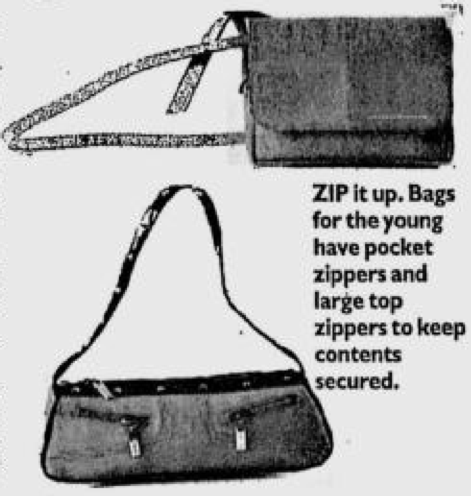
Bags for young ones

KIMBEL International showcases its newest line of bags for all occasions.

Owned by couple Isabel Cunada Kim and Yong Chan Kim, Kimbel has trendy bags with pocket zippers or large top zippers, chic bags with crocodile embossed casting leather from Korea, classy handbags made of soft skin leather, trendy shoulder bags with weave casting leather, and attractive totes.

Founded in 1979 as a modest operation with one spot in Landmark Makati, Kimbel has grown to seven outlets. It has been supplying ladies bags to SM Department stores since 1997.

Its current focus is on the younger crowd by offering stylish yet affordable bags that would allow them to look good without sacrificing their allowances or hurting their parents' pockets.



ZIP it up. Bags for the young have pocket zippers and large top zippers to keep contents secured.

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816-3884 ; 816-4002

Piandré - Libis
(near Citibank)
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Quezon City
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437-7058 ;
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Per DTI-NCR permit #2347, series of 2004

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Per DTI-NCR permit no. 4708 series of 2004
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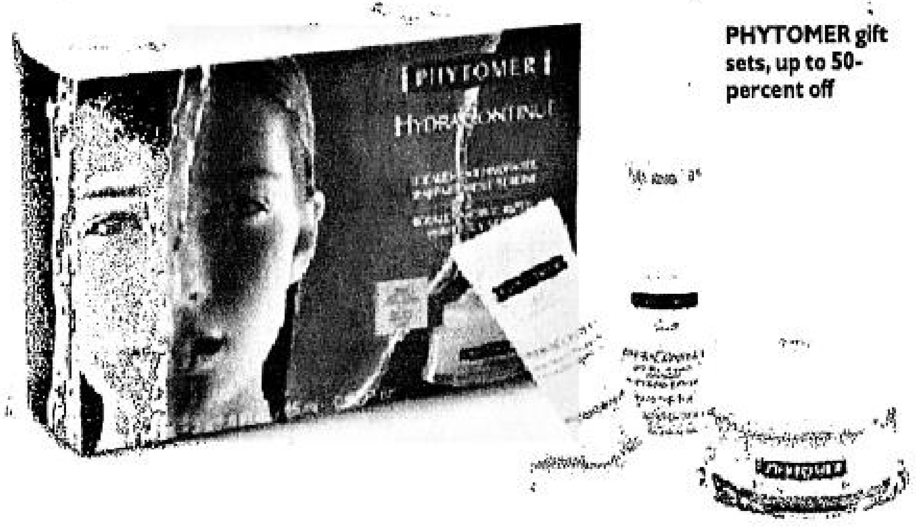

PHYTOMER gift sets, up to 50-percent off

Cosmetics shopping in the time of austerity

MAKEOVER 911

Kinny Salas

TIMES are hard, I am pretty much aware of that, so whenever there is a good bargain, I am eager to share it with you.

Well, October is a wonderful month for beauty fanatics. I just attended an auction for **Shu Uemura**'s limited-edition cleansing oils in 450-ml bottles designed by Japanese contemporary pop artist Ai Yamaguchi. Starting bid for a set of four variants was P16,000.

Proceeds from the auction went to the Ayala Foundation's charity (Centex) that helps give underprivileged children quality education, so they have a bigger chance of success.

Those who passed up the auction of the limited-edition sets could buy their cleansing oils over the counter. A certain percentage of sales will go to Centex. Some lucky customer will get a 450-ml Premium A/O cleansing oil from me this Christmas. The gift I am giving that person will help shape a child's future.

Discounted items

The Body Shop is holding a sale up to Oct. 31. Discounts of up to 50 percent are given on certain items, like the ever famous lip and cheek stain, now available for only P295. My favorite items on sale are The Cranberry body line and Soya light oil spray at 30-percent off. So why not do your Christmas shopping now?

Decléor also has an ongoing promo. You get a complete body contouring program for only P7,798, including Aromessence contour, expert contour and body contour balm. You save P2,652.

The Iris anti-aging line for firming and wrinkles, which gets a high rating in consumer websites, is included in a special package sale.

Clarins has a two-for-one special that includes my favorite anti-cellulite gel lotion, Lift Minceur Anti-Capiton. Buy two and save P1,000. A single purchase costs P1,950, but the special twin package sells for P2,800.

Phytomer's Marine Madness promo until the end of October gives customers up to 50-percent off on gift sets. My choice is, of course, the Body Declic line, which contains an exfoliating body cream, body contour emulsion and anti-cellulite cream.

Check out First Aid and pcx branches where special packages of **i-nuovi** cosmetics are on sale, with savings ranging from P300 to P1,000. The colors and quality are nothing to sneeze at. The packages are definitely a steal at the sale prices!

Tip: I love the blush, mascara and auto pencil set, which costs only P600+.

Beauty aids in groceries

My love affair with beauty products started in drugstores and groceries, and their reasonable prices always beckon. I get most of my body lotions in these beauty hot spots. My favorite brands are **Vaseline** for the Mark Minimizer lotion, Anti-Bacterial Hand Sanitizer and White and Clear (for knees and elbows).

The Mark Minimizer, which eliminates stretch and dark marks, is new and promises results in eight weeks of continuous use. The skin absorbs them without leaving a greasy after-feel.

I also like **Nivea's** skin firming with Coenzyme Q10 and whitening lotion with licorice. But nothing beats **Jergen's** Skin Smoothing for exfoliating dry scaly skin on arms and legs. It contains AHA and BHA that remove dead skin, and it penetrates even the roughest, most callused feet.

L'Oreal's Perfect Slim (P625), to remove cellulite and firm the skin, and Stretchmark Corrector Cream (P625) are the best friends someone on a budget can have. They are a whole lot cheaper than department store brands.

Not to be outdone, **Pond's** has high quality but very affordable facial washes. My choice is the Skin Whitening facial wash (P112) and the new facial cleanser and toner-in-one for large pores and oily skin (P99), in the blue and white tube.

A breakthrough yet to be surpassed is **Godiva's** Face and Neck Firming Cream which, at P270, is so reasonable, I even use it for my hands to stop them from showing signs of aging.

E-mail the author at kinnysalas@yahoo.com

CLARINS Body Lift Advanced Cellulite Control

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Eva Abesamis
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Woman AT Svenson

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NATURALS on the ramp. Tall, handsome Bernhard Wimmer of Makati Shangri-La; Jay Cu-Unjieng of Hugo Boss; and tall, dashing Angelo Calma of Regional Financial Comptroller Philippines of Makati Shangri-La

STRIKINGLY cool Cyril del Callar, Department of Energy undersecretary

DIGNIFIED Ronnie Romero of General Electric Philippines

WITTY, good-humored Sang Youl Eom, president and CEO, Samsung Philippines

TALL, ultra-suave Warner Manning, Hong Kong & Shanghai Bank CEO

BORN fashion icon, Jacob Koedood, Third Secretary, Embassy of The Netherlands

Top executives reinvent themselves as supermodels

WITHOUT BATTING AN EYELASH

Maurice Arcache

Photos by **Alex Van Hagen** on **Kodak Max**

COSMO Manille's hotshot business executives were enthralling as they glided on the catwalk in a stunning show to cap "Meetings Exchange," at the Rizal Grand Ballroom of the Makati Shangri-La, *palanggas*.

The Shang's cyber-smart events management team, headed by adorable **Bing Bing Lingao**, put together the spectacular one-of-a-kind fashion show for the grand finale of the meetings fair. They convinced the town's most influential personas, all *tres* chic, to model for the finale.

The grand fashion extravaganza was a breathtaking success as *famille*, close pals and colleagues arrived in massive force, cheering, applauding and whistling approvingly of our models' new and mega-fashionable career move.

And take note, *palanggas*, these busy-busy hotshots rehearsed for five nights to show off their suave flair on the ramp as "corporate" supermodels of the night.

The undeniable charm and class of the powerful women with the double-B (as in beauty and brains) captivated the audience.

Leading the cast were the head-turner **Nikka Singson-Abes**, marketing manager of Hewlett Packard Philippines Corp; the mesmerizing **Claire Ann Yap**, senior vice president and head of cards, HSBC; vivacious **Clarisse Gener**, director, Innove; **Zelda Vermeulen**, beautiful wife of the Siemens Inc.'s CEO, and other powerful ladies, dahlings.

The magnificent show featured Boss Hugo Boss' casual wear for men. Looking very natural on the ramp was tall, manly, **Bernard Wimmer**, executive assistant manager of the rooms division, Makati Shangri-La, who, if I may say, will definitely make it to the pages of the top men's magazines.

Also modeling well were boyish and sporty **TJ Javier**, managing director of Microsoft Philippines; the unpretentious **Tertius Vermeulen**, president and CEO of Siemens Inc.; hunky **Paul Velasquez**, account manager of Globe Platinum; and manly **Ariel Aya-ay**, business planning head of Innove, plus several others, *palanggas*.

After the show, all the models worked the room and mingled with the audience, looking like famous celebrities... that they are!

The guests feasted on Beringer Wines and delicious canapes.

For the success of the show, credit should go to Shangri-La's general manager, the well-respected **Jarlath Lynch**, and its director of communication, **Joy Wassmer**, plus their team.

It was truly a fabulous and unforgettable fashion gala, especially for the dazzling models who were on a roll. You all did a fantastic job, dahlings.

New hair haven

The way hair salons are popping up all over town like mushrooms, you'd think we didn't have enough of them. But clients can't have enough of one particular salon, *palanggas*.

It's none other than the popular Studio Salon by Piandre, which finally opened its doors in Legaspi Village,

Famille and close pals of Piandre owner, the super-likeable **Linda Francisco**, witnessed the launch and the great hair show of Cosmo Manille's new hair styles by the super-talented **Drea Zulueta**, who had just come from an eight-month intensive training course at the prestigious Vidal Sassoon School in London.

The Studio Salon by Piandre is at the 105 Aguirre St., Legaspi Village, in front of Sommerset Hotel. But it's by appointment only, *palanggas*. So please do call 0921-7000673.

Among the hot namedroppables at the salon was the brilliant **Luli Arroyo**, sporting an attractive cool pixie hair cut, **Jesi Mendez**, and the famous **David Charlton, just a dash of the mob at the opening, dahlings.**

A pal of mine who was at the salon told me a guest said her husband had no problem with his hair. "The big advantage of G.B. (her husband's initials) being bald is that he can style his hair with a damp cloth and it doesn't cost him a cent," she said.

Well, dahlings, this could be the reason many of today's hip set and basketball players have their hair shaved off, *'di bala!*

And to think, some of them have all the money to spend. Oh well.

CHIC trio. Sultry Nikka Singson-Abes of HP, classy Marilou Koa of Escada and eye-catching Honoray Consul of Monaco Fortune Ledesma

WELLA'S Becky Lopez with the lady of the hour, Piandre's Linda Francisco, Jesi Mendez, guest Justin and Gina Mendez

READY for a change? Indigo's Kristine Neri and Jennie de Dios, Andrea Zulueta, Christy Monastrial, Dom Olbes, Karen Okol and Camille Bautista

JOY Belmonte, Lenlen Lopez, Peachy Zulueta, Luli Arroyo and Jason Zulueta

DAVID Charlton

SEBASTIAN'S Vicky Lim

EDS Genuino

TOP professional Elizabeth Hasselbom, Third Secretary, Embassy of Sweden

MONA Montemayor, vice president for private banking at ING Bank

THE SENSATIONAL Gina Campos, general manager of Northwest Airlines

ELLEN Ruth Zeisler, counselor, Embassy of Canada

ALLURING Dittas Formoso, director of Microsoft Services Microsoft Philippines

BEAUTY and brains Cynthia Mamon, president and managing director, Sun Microsystems Phils. Inc.

ZELDA Vermeulen, wife of Siemens, Inc president and CEO

ATTRACTIVE Lourdes Bautista, director, ING Bank

SOULFUL sweetheart April Donato, account manager of Globe Platinum

LANCÔME
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EXTREME WEAR COLOUR,
SEALED IN JUICY SHINE. I AM TEMPTED.
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Dynamic duo for lip color that lasts

JUICY Wear is a lip duo with extreme color sealed in juicy shine. Available in 12 juicy shades, the color lasts for eight hours.

To use Juicy Wear, first apply the intense color base, which has the Color Fusion compound forming a film on the lips. After 60 seconds, apply the top coat containing silicon-coated oils that seal in the color for an ultra-shine that lasts.

Juicy Wear's top and base coats have to be used together for the desired effect.

An exciting addition to the Lancôme Juicy Family after Juicy Tubes and Juicy Rouge, Juicy Wear is currently the best-selling lipstick in the States.

Hairdressing competition launched

SCHWARZKOPF Professional, a leading supplier of hairdressing products, has launched the Search for the Philippine Hairdresser of the Year.

Entry forms and brochures are now available at Top Style Marketing Inc., exclusive Philippine licensee of Schwarzkopf products, 25PA Eisenhower Condominium, Eisenhower Street, Greenhills, San Juan (7268507/08, 7231763 and 7228474; e-mail topstyle@pldtdsl.net).

Aside from the Philippine Hairdresser of the Year Award, contestants can also win top honors in five categories: Commercial, Avant Garde, Men's, Newcomer and Team of the Year.

Contestants must be of Asian origin. Foreign hairdressers can participate if they have worked in the Philippines for the last two years and have work permits.

For Newcomer of the Year, contestants must be salon-based, have working experience of at least two years and are under 25 years of age before the deadline for entries.

All contestants must submit, with the entry form, four photographs of their hair creation done during the past 12 months. The photos must be 18 x 24 cm, unmounted, black-and-white or color prints in portrait or landscape format, on standard glossy paper. A maximum of two models are allowed in any one photo.

Deadline for submission of entries is Jan. 14.

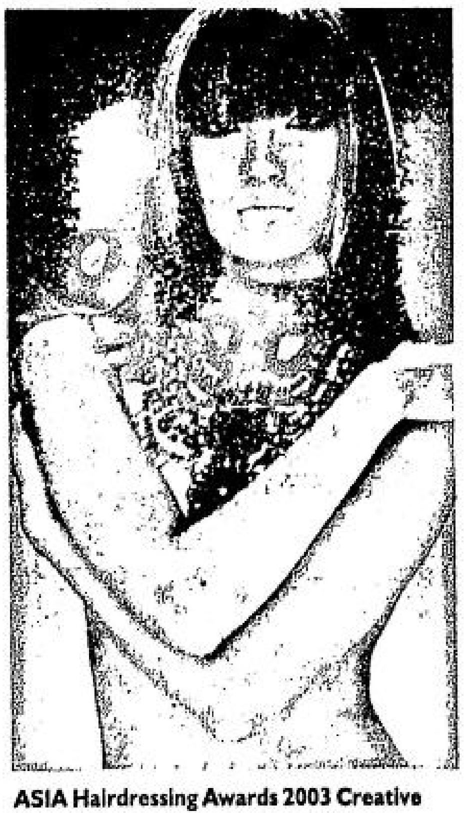
The competition is open to hairdressers who have worked for at least three years in a commercial establishment.

Winners will be announced at the exclusive Philippine Hairdressing Awards Ceremony in Manila in April. They will then compete in Taiwan in October 2005 for the title Asia Champion in their respective categories.

Champions in the regional competition will each receive a trophy and will be invited to the special Asia Hairdressing Awards Finalists Only seminar.

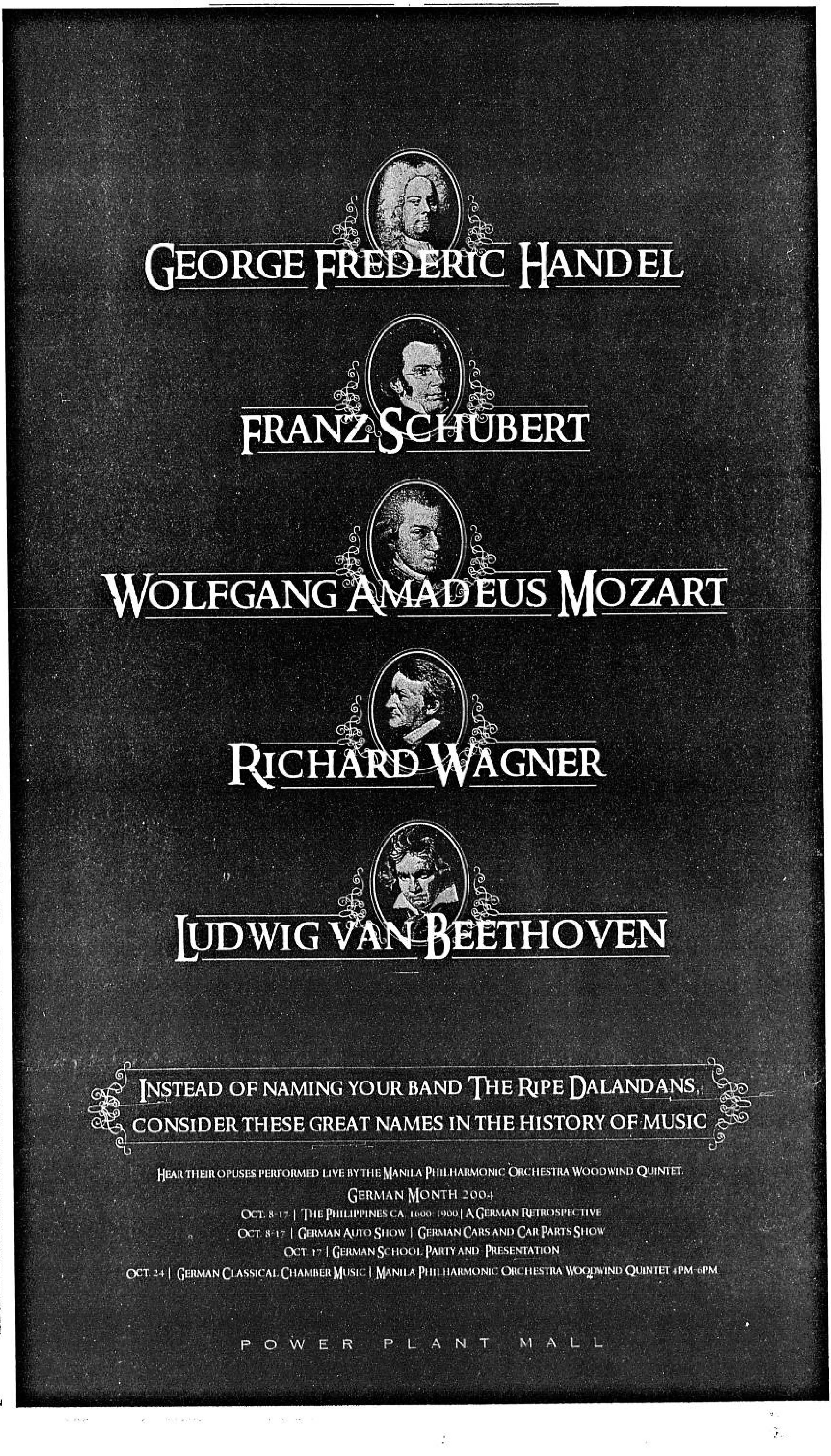
The Asia Hairdresser of the Year will have the chance to attend the British Hairdressing Awards ceremony in London, as a special guest of Schwarzkopf.

Winners of the most recent competition were: Emphasis Salon's Danny Katalbas, Philippine Hairdresser of the Year 2002 and champion in the Avant Garde Category; Mar Salon's Mar Montuya (formerly of David's Salon Pampanga), Commercial Style; Emphasis Salon Rockwell's Lourd Ryan Ramos, Joseph Claravall, Danny Katalbas and Glenn Roxas, Best Creative Salon Team; Julia Salon's Jason Bañares (formerly of Cris Estalilla Salon), Young Artist of the Year; and Definition Salon's John Magno (formerly of Saga Salon), Men's Style.



ASIA Hairdressing Awards 2003 Creative Salon Team Category. By Lourd Ramos, Joseph Claravall, Glenn Roxas, Danny Katalbas—Emphasis Salon, Rockwell

JUN DE LEON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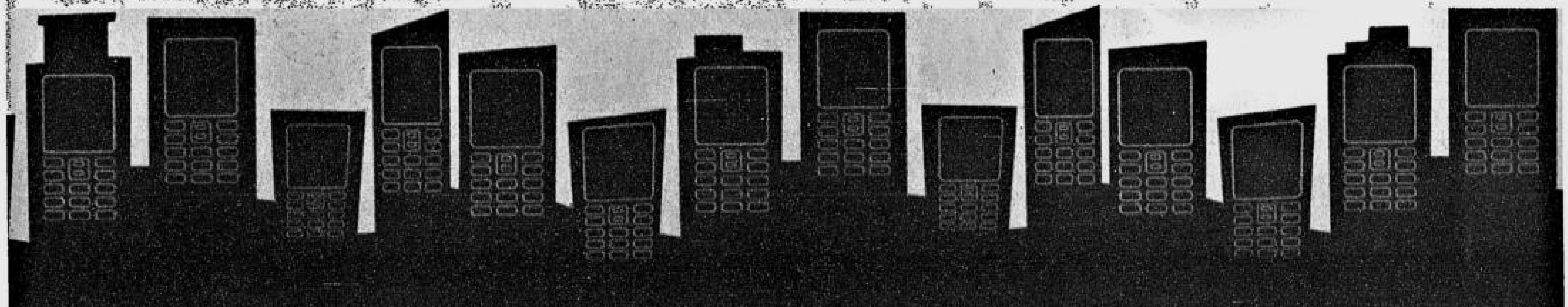

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FINANCIAL EXECUTIVES INSTITUTE OF THE PHILIPPINES

36TH ANNUAL CONFERENCE

October 8, 2004

Hotel Intercontinental Manila

Responding to the Challenges of Good Governance

Messages

MY WARMEST felicitations to the good men and women of the Financial Executives Institute of the Philippines (FINEX) on your 36th Annual FINEX Week Celebration.

Your theme, "Responding to the Challenges of Good Governance," aptly meets your government's priority challenge. Your efforts to surpass the obstacles ahead to build us a better nation are laudable. I believe that by forging a common front with my Administration, you will go a long way in fighting corruption and encouraging more Filipinos to reach out for their goals and dreams. For many years, your institution has provided the necessary expertise and resources in making our financial market live up to par with the requirements of today's global economy.

I share with you my deepest appreciation and my fondest hopes that together, we shall overcome our country's financial challenges and build a strong Philippine Republic capable of withstanding the difficulties that will come our way.

Mabuhay kayong lahat!

GMArroyo

GLORIA MACAPAGAL-ARROYO
President of the Philippines

I CONVEY my warmest greetings to the officers and directors of Financial Executives Institute of the Philippines (FINEX) on your 36th Annual FINEX Week celebration from October 2-8, 2004.

Let this event be a celebration of your faith in God and in one another. Your organization was formed to foster fraternity and promote the common good. You come up with projects that will benefit especially the poor and needy of society. As you work together, you are called to deepen your faith in God. Your work only finds meaning if your inspiration comes from God. Your work will only bear fruit if your benevolent intentions are rooted in God.

And so as you look forward to another year of service, I challenge you to present to God not just your projects and activities but your motivation and intention as well. Let your work and fellowship be a pleasing offering to God!

Congratulations and God bless you!

+ GAUDENCIO B. ROSALES, D.D.
Archbishop of Manila

I PERSONALLY convey my greetings to the officers and members of the Financial Executives Institute of the Philippines (FINEX) on the occasion of your 36th Annual Conference.

Allow me to also welcome you to Makati, the financial capital of the Philippines, and home to the country's leading financial experts and companies. We take pride in your contribution to the development and improvement of financial techniques that would result in sound financial policies for your country, and wish all of you a most successful conference.

Mabuhay!

JEJOMAR C. BINAY
Mayor, City of Makati

AS WE celebrate our 36th year, FINEX shall continue to provide inspiration and support to our country's objective of Good Value Formation thereby leading to its Good Governance.

Despite a low scorecard in the eyes of our neighboring countries, our country will survive and prevail as there are more dedicated Filipinos willing to change and work for the good of our countrymen.

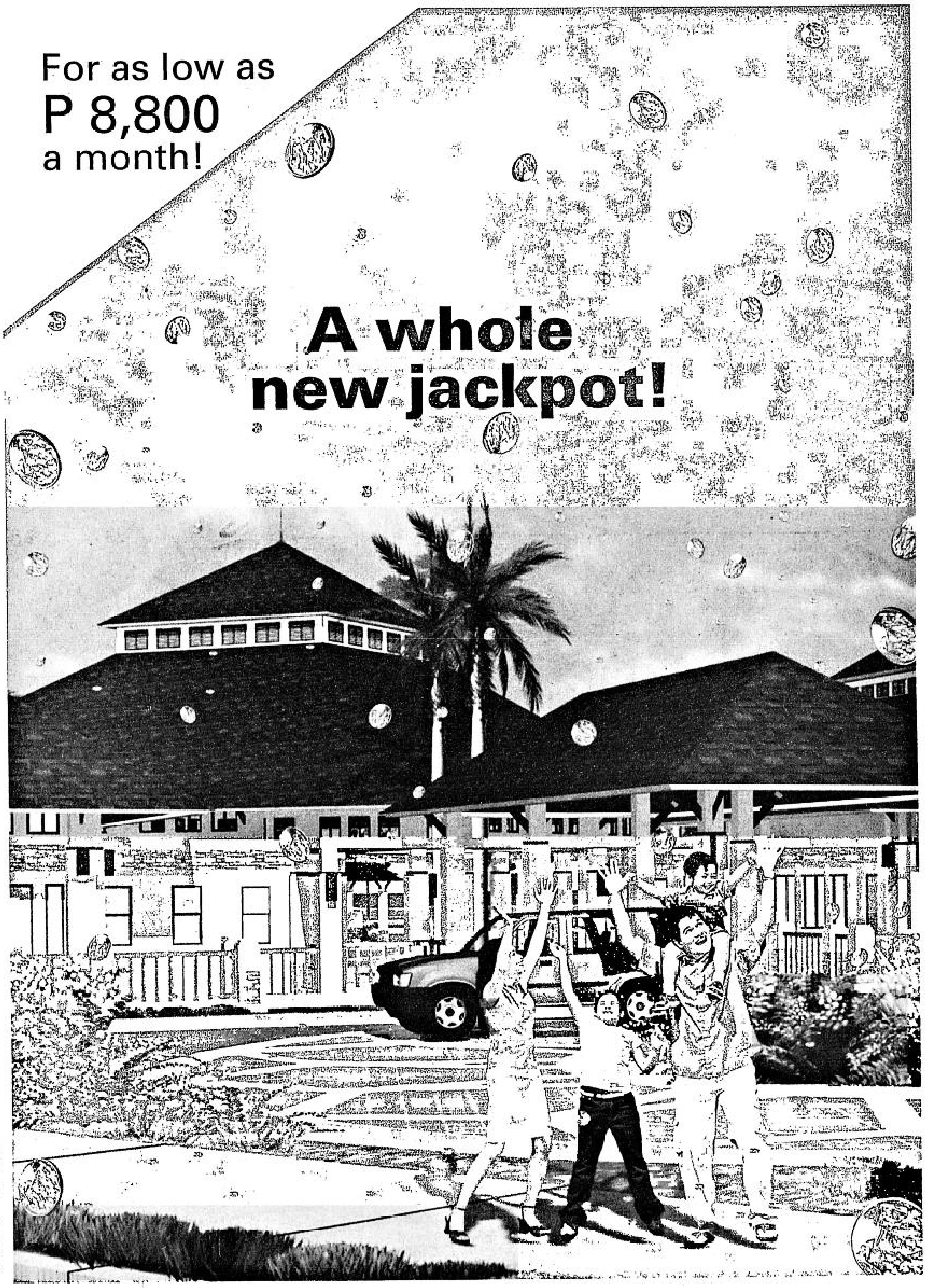
We salute our hardworking members who responded to the challenge of good governance, just like our theme for this year.

The international, the government, the community, the academe, the corporate, our very own organization–these are the sectors that FINEX, through its very hard working board and committees, successfully implemented various laudable plans that helped achieve the goals of FINEX for the year.

Our association takes pride in these endeavors and will continue to provide the systematic responses to Good Governance in the forthcoming years.

Mabuhay ang Pilipinas!

FRANKLIN I. YSAAC
President, FINEX



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36TH ANNUAL CONFERENCE

FINEX Week 2004 kicks off

By Arthur Chung
Overall chair, FINEX Week Committee

IN LIGHT of the growing clamor for transparency and ethics in the workplace, FINEX has chosen to lead the way in advocating Good Governance among its members. This year's theme will provide the impetus to change and eventually improve the much needed re-education of Corporate Philippines. Government, likewise, is enjoined to lead by example in implementing transparency and ethics to fight the growing corruption in our country today. In this year's FINEX Week celebration, we have prepared activities that will provide the knowledge and interaction as well as the camaraderie amongst our members and guests.

Social Involvement Outreach

October 2, 2004, Marillac Hills and New Bilibid Prison, Muntinlupa

In line with its thrust of responding to the needs of the disadvantaged and less fortunate members of the society, the Social Involvement Committee visited the Marillac Hills Center for Abused Women in Alabang and the New Bilibid Prison (NBP) in Muntinlupa. The members cheered the Marillac Hills wards and the NBP wards and celebrated an early Christmas in October through gift-giving and fellowship with them.

Ethics Seminar

October 4, 2004, Hotel Intercontinental Manila

In the growing challenges brought about by the economic slowdown that is hitting our country today, more and more companies are finding themselves trapped between their Social Responsibility and their desire for profits. FINEX through its Ethics Committee, chaired by our Past President Ricardo Librea, sponsored a seminar entitled " Responding to Crisis: Values in Action" for all members and guests. Invited speakers were PLDT Retail Business Group first vice president Menandro Jimenez and Securities and Exchange Commission Chairperson Hon. Fe B. Barin.

Wealth Planning Seminar

October 4, 2004, Hotel Intercontinental Manila

The Tax and Legal Committee, chaired by Atty. Eliseo Fernandez, sponsored a Wealth Planning Seminar to assist our wealthy friends deliberate on how to handle their hard-earned assets. Invited speakers for this event were Atty. Reynaldo Geronimo, Partner of Romulo Mabanta Buenaventura Sayoc & De Los Angeles and Solicitor Lee Woon Shiu, Regional Head of Trust, ING Asia Private Bank Ltd., Singapore.

Sports and Recreation

1. Badminton, Metro Badminton Court - October 2, 2004
2. Golf Tournament, Wack Wack Golf and Country Club - October 5, 2004
3. Bowling, Power Bowl, Power Plant Mall. Rockwell - October 6, 2004

The FINEX Sports and Recreation Committee, headed by chair Reu Dellota, has organized a series of competitions during this FINEX Week Celebration. This started with the Family Badminton Tournament which was held at the prestigious Metro Badminton Courts in Mandaluyong City. This was a Mixed Doubles format for levels A (advanced), B (intermediate) and C (beginners).

The much awaited last leg of the FINEX Golf Tour and the "1st FINEX President's Cup Golf Tournament" was held on Tuesday, October 5 at the Wack-Wack Golf and Country Club. Our par-busting members and guests fought it out in a stroke play format which surely brought out the best and the worst in everyone. For the single-digit handicappers in the raffle event, our Sub-Committee chair Luis "Jun" Ymson lined up raffle prizes and surprises for all to try their luck.

The FINEX Bowling Fun Games was held at the Power Bowl in Power Plant Mall, Rockwell, Makati, on October 6 from 6:20 p.m. onwards. The tournament organized by Ranulfo Sanchez had a NO-TAP 9 BOWLING format. Just hit 9 pins on the 1st ball and score a strike.

Good Governance through Technology

October 6, 2004, Hotel Intercontinental Manila

In line with the theme of this year's FINEX Week celebration, the Information and Communications Committee, through its chair Antonio "Tonyboy" Ongsiako, invited Technology-related companies to exhibit their products in this three-day event. These exhibitors share a common goal, which is to provide timely information to assist companies in their pursuit of Good Governance. The ICT had also lined up speakers from Cisco, EMC II Corp./TIM, Aprisma, Globe Telecoms, and others.

Launching of the FINEX Week and IAFEI World Congress Manila

October 6, 2004, Hotel Intercontinental Manila

FINEX has prepared the launching of two very special events: First, the start of the FINEX Week Celebration, and second, the 2005 IAFEI World Congress which will be held in Manila. The on-to Florence delegates for the 2004 IAFEI World Congress has prepared some surprises to mark this very important achievement. This will surely be a blast!!

Small and Medium Enterprise Forum with Margaret Jao Grey

October 6, 2004, Hotel Intercontinental Manila

The Small and Medium Enterprises Committee, chaired by Quintin G. Tan, has invited Ms. Margaret Jao Grey of the Philippine Star to discuss the problems of our SMEs and how the government and private sector can help

FINEX/ F3

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FINEX stages forum on 'Good Governance Through Technology'

AS part of its weeklong activities celebrating 36 years of existence, the Financial Executives Institute of the Philippines (FINEX) held a forum on "Good Governance Through Technology" last Oct. 6 at the Hotel Intercontinental Manila.

In line with this year's Finex anniversary theme "Responding to the Challenges of Good Governance" and sponsored by the FINEX ICT Committee, the forum was attended by FINEX members and executives of top information technology companies who talked about the importance of IT in today's business environment.

James Christie, Aprisma vice president and managing director of its Asia-Pacific operations, discussed about "Spectrum: A Network Management Solution." Christie also relayed to Finex members about the role of proper infrastructure management for today's compliance requirements.

Bryan Rogers of Geac Philippines Inc., on the other hand, talked about "Strategic Management in Good Governance." He said that "Corporate governance is the system in which companies are directed and controlled." He also added the importance of enterprise solutions software and how it help manage and not just measure one's business.

Teddy Sumulong, channels manager of EMC Philippines, meanwhile, discussed "Maximizing returns in a networked economy." He said that data storage plays a very important role in a business firm. Sumulong cited some facts wherein in a business environment "professionals usually spend 5-15 percent of their time reading the information but up to 50 percent searching for it. He pointed out that storage of information is important and it is not a matter of how it is stored but where it is stored. He added that the use of appropriate information technology could help address the problem.

The last speaker was Roland Javines Ong, a network consultant of Cisco Systems who discussed about the business perspective of Internet protocol (IP) telephony and security. He talked about how the Internet has changed the world in various aspects such as the way we work, live and play, and learn. The Internet has also helped businesses such as in terms of better productivity. Ong said that good governence through technology can be attained by using the proper information in a business environment.

> The forum was attended by FINEX members and executives of top information technology companies

JAMES Christie

BRYAN Rogers

TEDDY Sumulong

ROLAND Javines

PHOTOS BY BETOY JOHNSON

OPENING OF FINEX WEEK 2004
Franklin Ysaac, FINEX president (center), cuts the ceremonial ribbon at the Hotel Intercontinental Manila last Oct. 6 assisted by Grace Tiongco, VP-Internal (right) and Esther Magleo (left), VP-Corporate Governance

FINEX Week 2004 kicks off

From page F2

this very important segment of our economy remain competitive.

Economic Briefing 2005

October 7, 2004, Hotel Intercontinental Manila

This annual session has brought the top CEOs and CFOs of the largest companies in the country to listen and get inputs from our speakers and assist them in their strategic business planning and budgeting process. As one of the most well-attended events, the Professional Development Committee, headed by Augusto "Toti" Bengzon, will again bring to us a team of outstanding speakers to guide us through our planning for the next 12 months.

The topics covered and the speakers invited are:

"The Philippine Economic Environment for 2005 - Public Sector Side"
HON. DIWA GUINIGUNDO
Assistant Governor, Bangko Sentral ng Pilipinas
"The Philippine Business Environment for 2005 - Private Sector Perspective"
JOSE MARIO I. CUYEGKENG
Chief Economist, ING Bank, Philippines
"The Industry Opportunity's View for 2005 and Its Implication on the Philippines"
DR. BERNARDO M. VILLEGAS
Vice President, University of Asia and the Pacific

This will be followed by a luncheon session with our special guest speaker Hon. Joey S. Salceda, Representative, 3rd District of Albay, who will be talking about "Economic Outlook for 2005 from the Political Perspective."

Wellness Seminar

October 7, 2004, Hotel Intercontinental Manila

After a heavy week of serious sessions, the FINEX Week Committee would like to lighten up the week and turn our focus from the economic and political issues to topics of self-preservation and health. We have invited TV host and Marketing Consultant Ms. Socorro "Cory" Quirino to join us and share with us her secrets to a better and healthier lifestyle. Join us and learn more about health, beauty and longer life.

FINEX Week Technical Sessions

October 8, 2004, Hotel Intercontinental Manila

FINEX Week will culminate with the holding of various technical sessions which will banner the whole year's theme of "Responding to the Challenges of Good Governance."

The session will start with an elaborate ribbon-cutting ceremony to be led by our special guest Hon. Mayor Jejomar Binay of the City of Makati.

Immediately following this is the Keynote Address to be delivered by no less than Her Excellency President Gloria Macapagal Arroyo.

This will be followed by the 1st session speaker, Philip Hancock, Professor/Assistant Director of the University of Western Australia, Graduate School of Management, to speak about "International Best Practices on Good Governance."

We also have Atty. Francis Lim, President of the Philippine Stock Exchange, to cover "The Challenges to a Director of a Publicly Listed Company."

Over lunch, we have invited Jose Cuisia, president & CEO of Philam Life, and Edgar Chua, President of Pilipinas Shell Petroleum Corp., to discuss "Creating Values through Corporate Social Responsibility and Ethics." Our very own Jesus "GiGi" Zulueta Jr. will be moderating the event which promises a spontaneous and interactive flow of discussions.

In the afternoon, we have invited Jesus Tirona, president and CEO of LGU Guarantee Corp., to talk about "Models of Good Local Governance."

On the 4th technical session, we will be tapping the experiences of our speakers Paul Aquino, president and CEO of PNOC- Energy Development Corp. and Margarito Teves, president and CEO of Landbank of the Philippines, to share with us their insights on "Good Governance Issues in Government Owned and Controlled Corporations."

Last but not least is the "Church Responding to the Challenges of Good Governance" to be discussed by His Excellency Gaudencio B. Rosales, D.D., Archbishop of Manila. The sessions will be capped by a Thanksgiving Mass to be officiated by Reverend Fr. Walter F. Isaac, S.J.

FINEX Night "Roaring Idol with the Roaring '20s"

A night filled with fun and surprises enough to forget the week-long work. The Fellowship Committee chaired by Gema Cheng will definitely bring out all the nostalgia and excitement the '20s can offer. We promise a lot of fun, laughter and prizes for all participants. So come in your best '20s costumes and be part of the celebration. Who knows? You just might be the next "Roaring Idol"!!!

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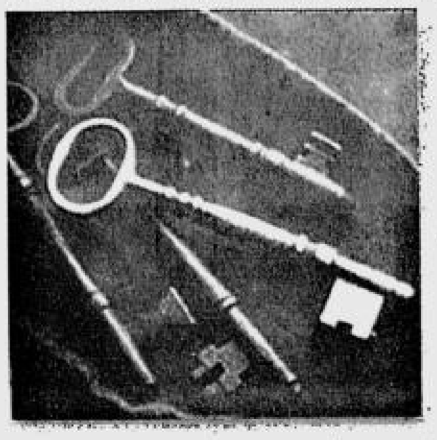

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Program of Activities 10/08/04

8 a.m. Ribbon Cutting/Parade of Colors
Prayer Invocation/National Anthem
Welcome Remarks
Hon. Jejomar C. Binay, Mayor, City of Makati

9 a.m. Keynote Address
Her Excellency Gloria Macapagal-Arroyo
President of the Philippines

10 a.m. Coffee Break/University of western Australia
Faculty Presentation

10:15 Technical Session 1: "International Best Practices on Good Governance"
Philip J. Hancock
Professor/Asst. Director, Executive MBA Program
University of Western Australia, Graduate School of Management

11:15 a.m. Technical Session 2:
"The Challenge to a Director of a Publicly Listed Corp."
Francisco E. Lim
President, Philippine Stock Exchange

12 noon
Luncheon Session: "Creating Value Thru Corporate Social Responsibility and Ethics"
Jose L. Cuisia, President & CEO
The Philippine American Life & Gen. Insurance Co.
Edgar O. Chua, Chairman
Pilipinas Shell Petroleum Corp.

2 p.m. Technical Sessions 3:
"Models of Good Local Governance",
Jesus G. Tirona
President & CEO, LGU Guarantee Corp.

2:47 p.m. Technical Session 4: "Good Governance Issues in Government Owned and Controlled Corporations"
Paul A. Aquino
President & CEO, PNOC - Energy Development Corp.
Margarito B. Teves
President & CEO, Land Bank of the Philippines

3:47 p.m. Technical Session 5:
"The Church Responding to the Challenges of Good Governance"
His Excellenccy Gaudencio B. Rosales, D.D.
Archibishop of Manila

4:32 p.m. Recap/Closing Remarks

5:17 p.m. Thanksgiving Mass
Reverend Fr. Walter F. Isaac, S.J.

6 p.m. FINEX Night
"Roaring Idol with the Roaring 20's" Bania Room

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Programs & Meetings

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Small & Business Enterprises

ALEJANDRO Y. YAGUE JR.
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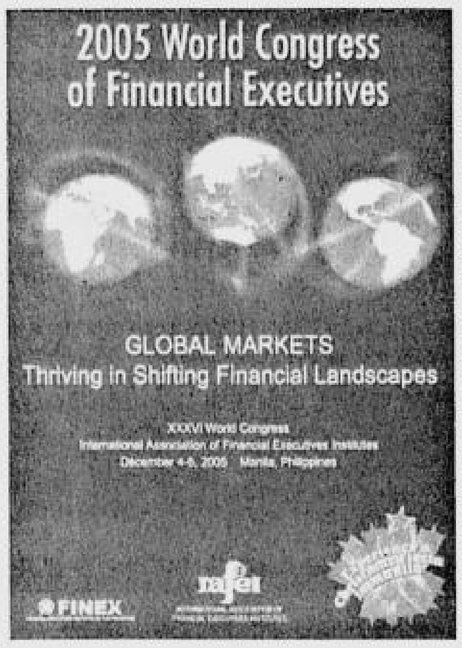
Member

MARGARITA L. SAN JUAN
Member

2005 World Congress launched in RP, Italy


2005 World Congress of Financial Executives
GLOBAL MARKETS
Thriving in Shifting Financial Landscapes
XXXVI World Congress
International Association of Financial Executives Institutes
December 4-6, 2005 Manila, Philippines
FINEX
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MANILA will be the site of the 36th World Congress of the International Association of Financial Executives Institutes (IAFEI), a private, non-profit and non-political organization with a total membership of over 37,000 financial executives worldwide. The Financial Executives Institute of the Philippines (FINEX), a member-institute of the IAFEI, is the host of the 2005 World Congress to be held at the Makati Shangri-La Hotel on December 4-6 next year.

This marks the third time that the Philippines is hosting the annual summit of CFOs. The 6th and 19th editions of the IAFEI World Congress in 1974 and 1988, respectively, also had Manila as venue.

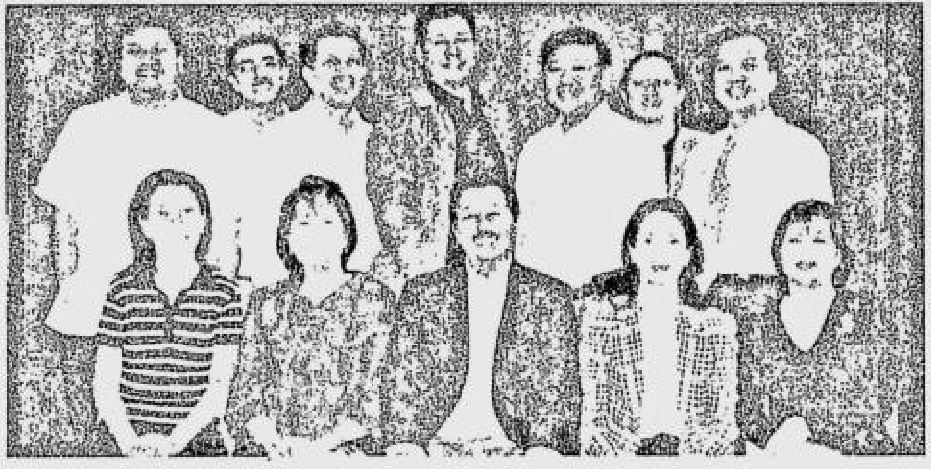
The theme for 2005 is "Global Markets: Thriving in Shifting Financial Landscapes." The World Congress Organizing Committee has invited speakers from the U.S. Federal Reserve and the Hong Kong Securities Exchange Commission; the Stock Exchanges of New York, Tokyo and Singapore; multilateral agencies like the World Bank and International Finance Corp; as well as CEOs of leading global and regional institutions.

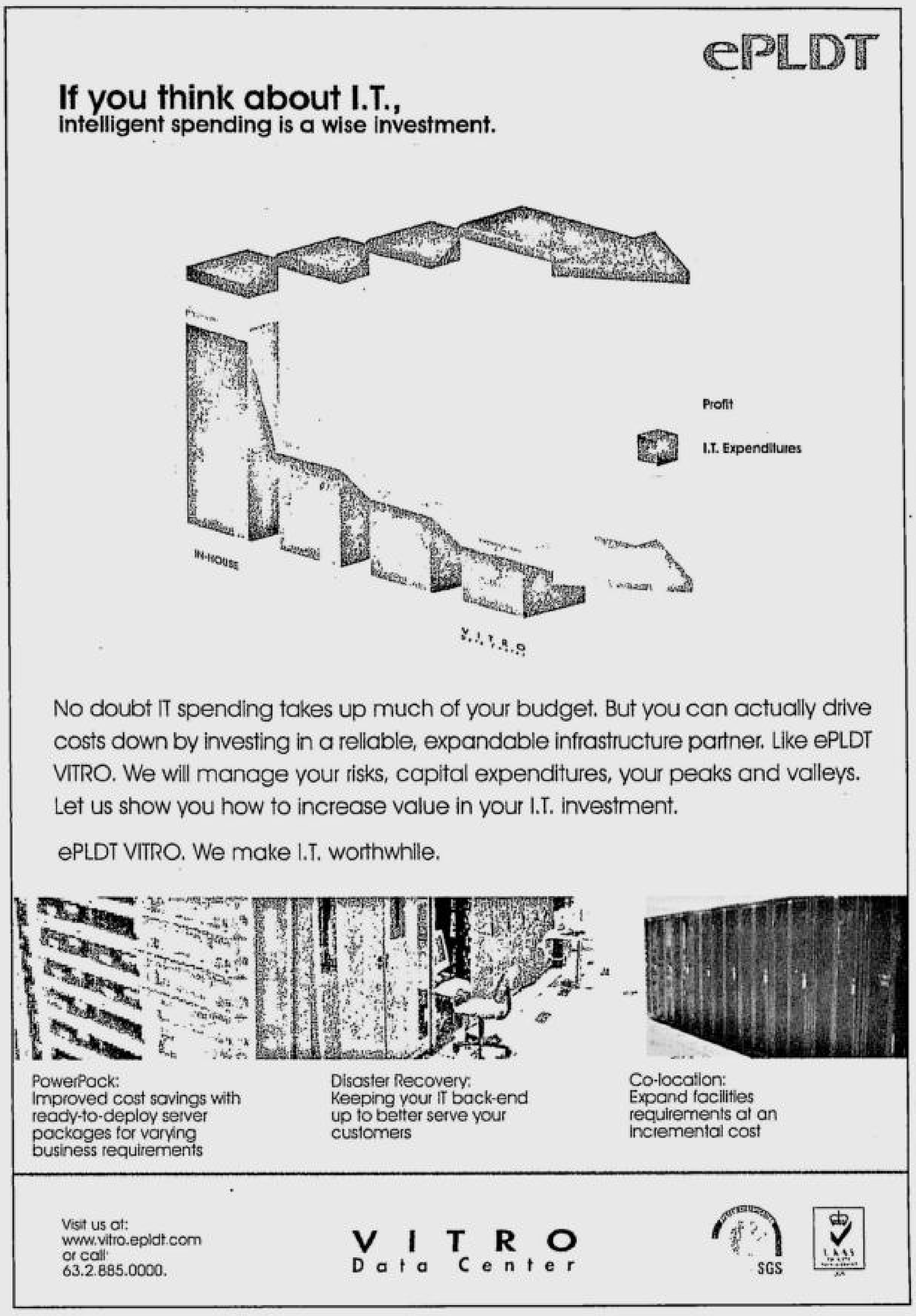
Cheng Siwei, Vice Chair of the National People's Congress of the People's Republic of China, will talk on Asia's largest emerging market. The keynote address will be delivered by Philippine President Gloria Macapagal-Arroyo.

Last October 6, the 2005 World Congress was officially launched in Makati City during the FINEX annual membership meeting. Organizing Committee chair Edgardo Limon said the convention is timed for the month of December to show the foreign delegates how Filipinos celebrate the world's longest Christmas season. Visits to Intramuros, the Manila Baywalk and Boracay are also being planned for conference participants from abroad.

On October 11-13, IAFEI vice chair Conchita Manabat of the Philippines will lead the FINEX delegation to the 2004 World Congress in Florence, the cradle of the Renaissance. A multimedia presentation showcasing Filipino culture will be launched at the Palazzo Vecchio, a historical landmark in the Tuscany region of central Italy. The message to the international audience: "Join the 2005 World Congress and experience a Christmas Fiesta in Manila!"

BUON VIAGGIO! Philippine Delegation to the 2004 World Congress in Florence





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Selflessness: The Key to good governance

By Adoracion A. Cabrera
Editor-in-Chief, FINEX Digest

"RESPONDING to the challenges of good governance" - the theme of FINEX for 2004 is for me a loaded statement. But come to think of it, the theme can be summarized in one key word - SELFLESSNESS.

Selflessness is synonymous to self-sacrifice, the "sila muna bago ako" attitude - putting the welfare of others ahead of our own. A selfless person will not compromise the common good of the entire group for his personal gain; he lives by the principle that beyond self-concern there lies the universal search for what is good for the whole. A selfless person has a heart, has compassion. What better way of painting a picture of selflessness than showing a mother doing everything for her child, sweating it out for her child's education; saving the last piece of bread on the table for her child.

With selflessness come service, generosity and unconditional love - when we truly love others without condition, without strings attached. Selflessness is when we do something without asking "What's in it for me?" but on the contrary, "What's in it for other people?"

A selfless person also has self-discipline, self-control. A person of discipline has power over his sufferings and failures - he will not be discouraged by disappointment; instead, he picks up the pieces and rises up again. He has power over his pleasure - he can decide against an attractive but immoral comfort. He can refocus on his work and its direction again because he has full control of himself.

With just a few months left of 2004, let's do a self-assessment: are we living up and responding to the challenges of good governance? Have we shown selflessness in our home, in our community, and in our work environment? Do we pay the right taxes? Do we dispose of our garbage properly? In driving, do we follow traffic rules and think of the safety of the pedestrian and the driver behind or beside us? Do we do something to make life better for others? Do we take part in the conservation of our natural resources, thinking of the future generation? Do we try to make a real difference in our community without seeking publicity? Are we part of our country's problem of corruption or do we strive to be part of the solution? Are we just a fence-sitter or are we taking responsibility and are actively involved in turning the wheels of progress in our nation?

Let this be a challenge to us FINEX members; it is never too late to start. As illustrated by the cover of our 2004 Directory, "the road to good governance may be rough at the start, but when paved with selflessness and nationalism, it will lead to a progressive and prosperous Philippines."

And let me end with St. Ignatius' prayer for generosity: Dearest Lord, teach me to be generous; teach me to serve You as I should; to give without counting the cost; to toil without seeking rest; to fight and not heeding the wounds; to work and not asking for any reward; save that of knowing that we are doing all these for the good of others in accordance to Your will. Amen.

FINEX Foundation Chair's Report

By Edgardo L. Limon

I AM pleased to report to you that as in the past, your Foundation has continued to embark on worthwhile projects as follows:

Business Education

In line with its commitment to enhance the capabilities of finance teachers, the Business Education Committee arranged the following:

· Briefings on Derivatives and Electronic Finance

· Financial Management and Analysis Test (FMAT) review and test for teachers in Metro-Manila and nearby municipalities to determine the areas where the teachers need further training. The Committee also finalized a similar arrangement for teachers in Cebu and nearby provinces within the 4th quarter.

· Preparation for the launching of the Search for the Outstanding Finance Teacher(s) for next year.

The Committee also conducted briefings to business professors on the different programs FINEX offers to help the academe develop and advance.

In response to the Commission on Higher Education's (CHED) request for assistance in the inspection of schools offering finance and finance-related programs, the Committee re-launched the Quality Assurance Teams (QAT) program.

Environment

The Environment Committee focuses on the preservation of Aquatic Resources. FINEX and Punta Fuego Village Foundation work hand in hand to rejuvenate the coral reefs in Barangay Balaytigue and Calayo in Nasugbu, Batangas.

To help realize this project, FINEX applied for grant with Australian Aid Agency under the Philippine-Australia Community Assistance Program for financial support. The grant, once approved, will fund substantially the conservation project and will involve the participation of the local government and various NGOs in the area.

Social Involvement

The Social Involvement Committee continues its vision of a responsive and determined agent of FINEX social responsibility programs for the disadvantaged and less fortunate. SIC continues to support the Marillac Hills Center for Abused Women through its Cosmetology project that was started in 1998. Since it was started, there are over 700 graduates who are now using the skills and knowledge they have learned from 6 months training through the cosmetology program. For this year, the graduation of the first batch was held last June 12 and cosmetology kits were given to the graduates. The second batch is expected to graduate in December. The Committee solicits cash donations from members to cover the cost of hair and manicure set (P500 per kit) given to each graduate.

The Committee also continues to support the wards of Laura Vicuña Foundation (center for abused children) and Bahay Mapagmahal (center for the handicapped) through donor placements.

This year, the Committee has solicited CPUs, monitors, keyboards, mouse, laptop computers, voltage regulators, printers, paper shredders, fax machines, and scanners from various FINEX member companies which were reconditioned and turned over to deserving applicants or donees. The beneficiaries of the computers and other equipment are the University of Perpetual Help Extension School at Camp Sampaguita, New Bilibid Prisons in Muntinlupa, the Technical Education and Skills Development Authority (TESDA) in Las Piñas, and the Seagull Flight Foundation, Inc., a drug rehabilitation facility in Tagaytay.

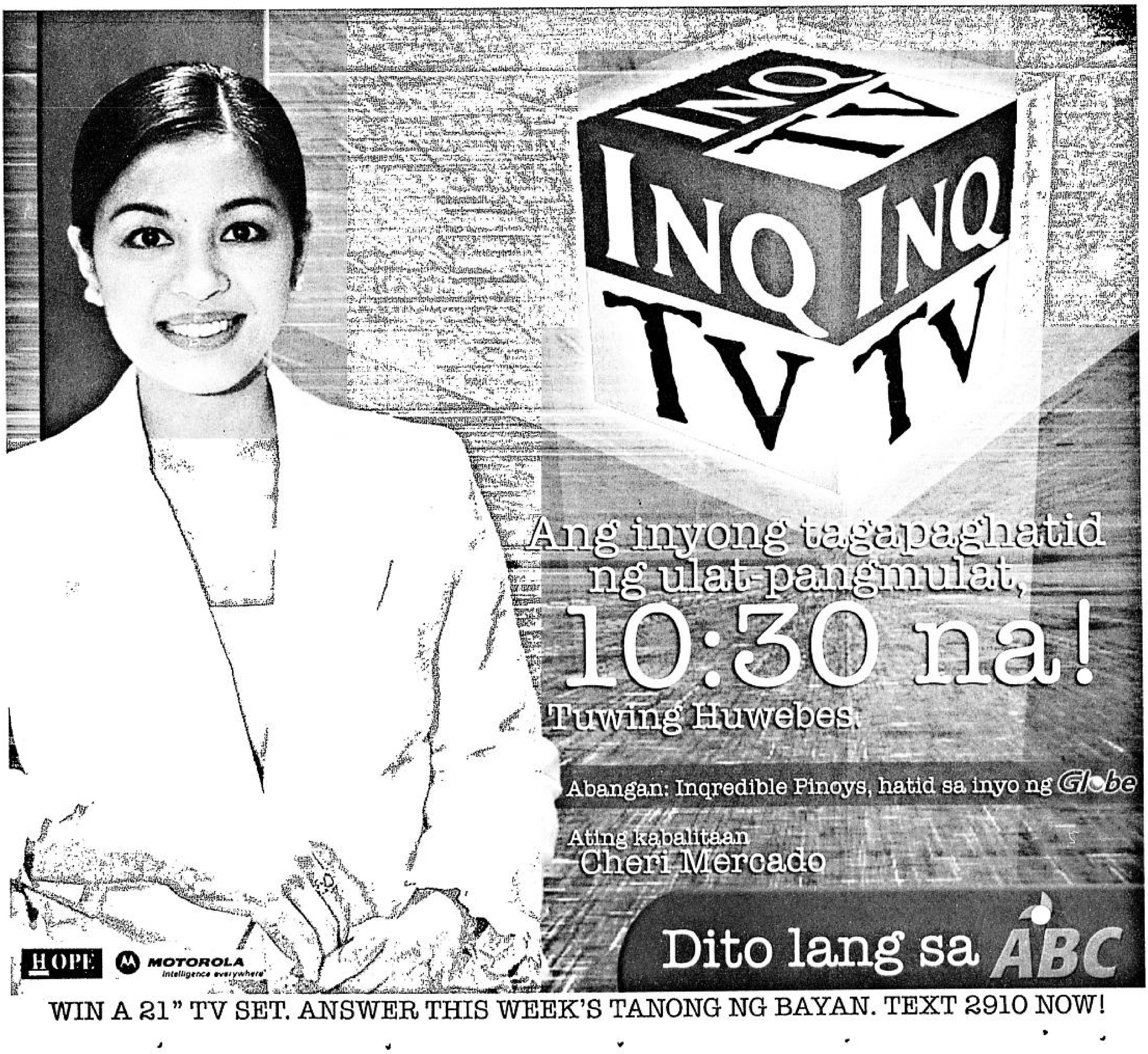
I wish to thank the members of the Board of Trustees, the members of the Business Education Committee, Environment Committee and Social Involvement Committee, and the FINEX Secretariat for their invaluable support and cooperation.

Social involvement committee outreach program

THE SIC visited the Marillac Hills Center for Abused Women in the morning of October 2. The Marillac Hills staff and students gave a warm welcome to FINEX president Frank Ysaac, FINEX vice president Terrie Magleo, FINEX Foundation vice chair and liaison trustee Ric Lazatin, SIC overall chair Alex Yague Jr., Marillac Hills Center sub-committee chair Noemi Rivera, Laura Vicuña Foundation sub-committee chair Elmer Guzman, SIC members Baby Manabat, Luisa Yu, Sally Monteiro, Rene Aguirre and other members of Rotary Club of Parañaque-South. The children and women of Marillac prepared a little program as a sign of gratitude for the support and assistance they receive from FINEX. With the good feedback, Ysaac, the incoming FINEX Foundation chair, promised to continue to support the program in Marillac. The members enjoyed watching the children who in turn, enjoyed the games and prizes they received. The members also became the Santa Clauses in October as they gave gifts to the students of Cosmetology students.

In the afternoon, the SIC continued its outreach program in University of Perpetual Help Extension, Camp Sampaguita, New Bilibid Prison. The inmates gave a warm welcome to the FINEX members. The "Tanghalang Munti" prepared a program where they showed their talents in singing and dancing. It was like a mini concert of "Maskulados" and "Streetboys" in "Munti". The members enjoyed and were impressed by the inmates' talents. But the inmates did not allow the FINEX members to go without showing their talents, too. Messrs. Yague, Guzman, Lazatin, Ysaac, and Magleo sang the all-time favorite Beatles' song "Yesterday." The members distributed gifts to the inmates who have not been visited by relatives nor friends for a long time. After the program, the SIC turned-over two (2) sets of computers as part of the Computer Literacy Program. At present, the University of Perpetual Help Extension still needs 14 sets of computers for their curriculum.

It was a good long day to see the fruits of the efforts and support that the FINEX Research and Development Foundation Social Involvement Committee give to the beneficiaries. The SIC will visit the other beneficiaries such as Laura Vicuña Foundation and Bahay Mapagmahal on November 21, 2004. All members are invited to witness and experience the feeling of helping the less fortunate.



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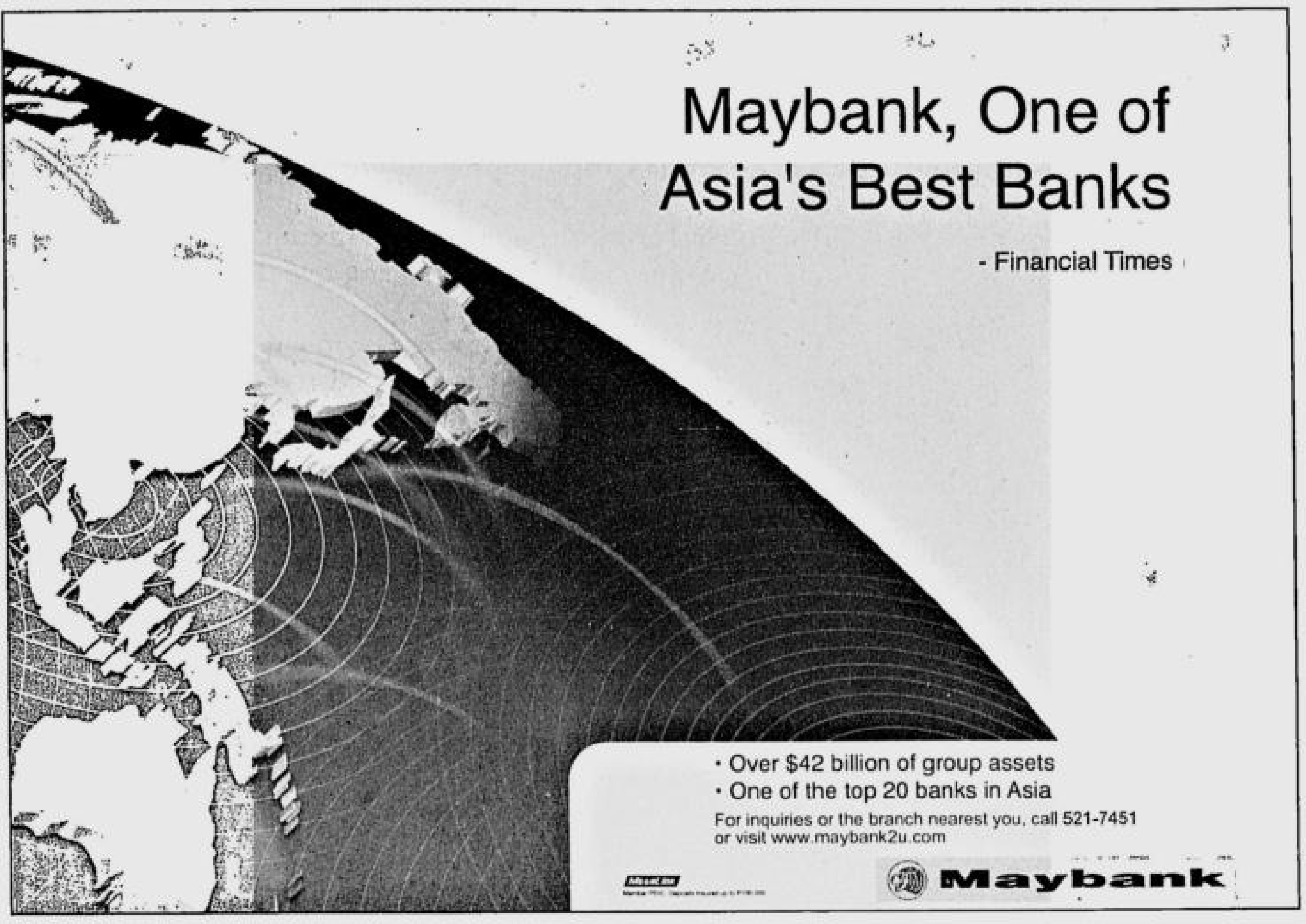
6th ICFC winners joins 2nd Citigroup Junior Bankers Congress

By Renato L. Leveriza Jr.

THE MEMBERS of the top six teams during the recently concluded 6th Inter-Collegiate Finance Competition (ICFC) were awarded participation to the all-expenses paid, live-in 2nd Citigroup Junior Bankers Congress (CJBC) held at the Shangri-La Makati from Sept. 22-25, 2004. Senior executives from Citigroup, led by its country officer, Jim Hunt, conducted the workshop, with topics ranging from retail banking to corporate and investment banking to career development at Citigroup, the largest global financial services institution. The workshop gave these best-of-the-best students in economics, accountancy, business, and finance the opportunity to interact with Citigroup Philippines' most senior executives, get firsthand knowledge of real-life banking and what it takes to be a Citibanker.

The participants were as follows:

1. University of the Philippines - Diliman
   - a. Mary Grace Dumalaog
   - b. Myrose April C. Victor
   - c. Ma. Andrea D. Antonino
   - d. Judie Mae Montegrico
   - e. Ryan Norman A. Lim
2. University of Santo Tomas
   - a. Charise Pearl Romasanta
   - b. Stephanie Oliman
   - c. Sheryl Antonio
   - d. Manny John Tan
3. Ateneo de Manila University
   - a. Shelly T. Lim
   - b. Dyanne L. Ventura
   - c. John Andrew C. Sy
   - d. Kimberly Diane T. Tan
   - e. Michael David A. Son
4. Manuel S. Enverga University
   - a. Artessa D. Arenal
   - b. Jason B. Loyola
   - c. Mark Louis G. Mendoza
   - d. Andres Leonardo E. Nantes
   - e. Karen M. Pantoja
5. De La Salle University - Manila
   - a. Dana Richelle G. Go
   - b. Eric Emmanuel P. Ebro
   - c. Ernest Paul S. Diaz
   - d. June T. Co Chay Lay
   - e. William T. See, Jr.
6. University of San Carlos - Cebu
   - a. Sheryll Siy Chua
   - b. Charmaine O. Huyo-a
   - c. Manju D. Mirchandani
   - d. Glenda Mae U. Gaisano
   - e. Rick Barry D. Cheong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Prudentialife No. 1 in July 2004

PRUDENTIALIFE Plans, Inc. became the number one pre-need company for the month of July 2004, accounting for a consolidated market share of 26.62 percent.

Data from the Non-traditional Securities Division of Securities and Exchange Commission (SEC) indicate that Prudentialife sold 10,256 plans for the month worth P1.06 billion. Industry-wide sales reached 47,178 plans worth P3.99 billion.

Consolidated sales figures from the SEC shows that the sales of Prudentialife for the month grew by 100 percent to P1 billion compared to P513 million for the previous month. Total sales from January to July 2004 increased by 28 percent to P3.99 billion compared to P3.11 billion for the same period last year.

Prudentialife garnered 35.27 percent share for the life plan market selling 1,801 plans worth P94.3 million. For the pension plan market, Prudentialife sold 6,603 plans worth P735.3 million with a 30.20 percent market share. It also gained 18.08 percent for the education plan market selling 1,852 plans worth P233.4 million.

Prudentialife President Jose Alberto T. Alba expressed hopes that 2004 will be a banner year for Prudentialife with sales increasing by more than 30 percent compared to last year.

"Ito naman kung tratuhin ako e parang uugod-ugod na ako."

Ang gusto mo lang namang sabihin, huwag silang mag-alala sa iyo. Bahagi nang iyong pagmamahal ang paninigurado ng iyong sariling kinabukasan.

At kung gaano mo sila kamahal, ganoon mo ring maipagkakatiwala ang iyong pension sa Prudentialife. Sa Prudentialife Pension Plan, mas matitiyak mo ang iyong kinabukasan. Siguradong hindi ka magiging pabigat sa iyong mga minamahal.

Ang Prudentialife ay may mga produkto at services na babagay sa iyong mga pangangailangan. May higit na 11 billion na trust fund, 30,000 sales associates at 1,000 personnel. Bisitahin ang aming mga branches nationwide. Makakasiguro ka na matatag at maayos ang kinabukasan ng iyong pamilya sa Prudentialife.

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